



Award Designation and Category:
BRONZE Financial Services & Insurance

Campaign Title: Take Advantage

Year the campaign took place: 2019



Brand: UnitedHealthcare

Creative Agency: Leo Burnett

Media Company/Agency: Horizon Media, Eicoff

Research Company: Kantar

Additional Affiliated Companies:

Summary of the marketing challenge, methodology, insight discovered, creative execution and business impact.

The Medicare Advantage marketplace gets more crowded every year. UnitedHealthcare needed to find a way to stand out.

Syndicated research, digital & in-home ethnographies, and round tables all pointed to one truth about our target audience of Boomers: they are getting older, but don't feel old. The problem is, in popular entertainment and media, people 65+ are regularly shown as old, even feeble.

UnitedHealthcare decided to go against the norm. We wanted to visualize the benefits UnitedHealthcare Medicare Advantage plans give Boomers that help them stay healthier and continue the active, vibrant lives they want to



live. So, we made them feel like rock stars backed by their own health entourage.

Creative testing identified that our “Star Treatment” :30 spot, among all assets, would best break through with Boomers and convey that UnitedHealthcare Medicare Advantage plans has the benefits they need to live healthier.

As the campaign ran, brand consideration increased +10%, and UnitedHealthcare achieved a massive increase in enrollment, surpassing its goal by 22%.

Consumer Insight

Baby Boomers are getting older, but they don’t feel old (and don’t want to be treated like they are).



Marketing Challenge

Medicare is the national program that provides health insurance for Americans 65 years of age or older. Today, it covers more than 60 million Americans and it's growing fast, with 10,000 Baby Boomers becoming eligible each day.

Medicare Advantage plans have become the most popular type, because of their additional benefits. Both factors have led to a surge in competition, with a 40% increase in the number of Medicare Advantage plans between 2015 and 2019.

Because of this, growing share has become incredibly challenging, particularly during the hyper-competitive Annual Enrollment Period (AEP) in the last quarter of each year. It's the industry's biggest selling season, and even proven brands like UnitedHealthcare must fight to break through the noise. Adding to the challenge, the federal government requires Medicare Advantage plans to provide similar benefits to all consumers in a certain geographic area. Net, net: Consumers see lots of advertising, but feel like insurance companies are all offering pretty much the same Medicare Advantage plans and benefits.

Adding to the challenge, in 2018, UnitedHealthcare underperformed against its enrollment goals. Because most Medicare enrollees "set it and forget it" when they first pick a plan, and tend not to switch, the business impact of underperforming during one selling season can be felt for years to come.

A repeat performance in 2019 was not an option, so UnitedHealthcare needed to stand out from the competition to attract more Medicare shoppers. To achieve this, we set out to gain a deeper understanding of our audience and fresh insight about how we could position our Medicare Advantage plans to be more compelling.



Methodology

To reach the more than 10,000 Boomers who are turning 65 every day, we needed to discover how we could position UnitedHealthcare Medicare Advantage plans to best match their needs.

Our research journey began with a review of primary and secondary studies, including a foundational primary study of digital & in-home ethnographies and roundtable discussions. These studies helped us formulate hypotheses about Boomer's attitudes, motivations, and unmet needs as they approach Medicare eligibility.

We found that Medicare enrollees are typically depicted as old and retired. But Boomers are anything but typical. They've redefined every stage of life, from youth to college to employment to parenting, and aging is no exception. They acknowledge they're getting older, but unlike previous generations, they don't see themselves as old--61% of Boomers feel like they're younger than they are, and they recognize they need to stay healthy to continue doing the things that make them feel younger and actively engaged in their lives. Syndicated research revealed that nearly 3 out of 4 of Boomers said improving their health was a top priority and, 2 out of 3 of Boomers wanted health care teams to communicate more proactively to help them maintain their health.

In the second stage our research journey, we immersed ourselves in syndicated studies and statistical findings about the benefits of Medicare Advantage plans. We discovered that because of the comprehensive health benefits in their plans, Medicare Advantage members have fewer and shorter hospitalizations and spend less on health care than people who aren't on MA plans. And with some unique extras included in UnitedHealthcare Medicare Advantage plans—Medicare Advantage's largest provider network, a premier Renew Active fitness plan for body and mind, etc—UnitedHealthcare had compelling ways to rise above the competitive noise and appeal to our health-minded Boomer audience.

These insights led us to a creative direction rooted in how UnitedHealthcare Medicare Advantage plans could help Boomers live healthier, not just be there when they were sick.



We created two testable campaigns based in these insights and partnered with Kantar to test the campaigns in pre-production qualitative interviews that explored emotional relevance, consideration, and brand recognition. A lead campaign—*Health Entourage*—emerged, performing exceedingly well in grabbing respondents’ attention and inspiring them to want to take charge of their health with a UnitedHealthcare Medicare Advantage plan.

In the final stage of our research, qualitative interviews and quantitative LINK testing with facial coding helped us fine tune executions for relevance and identified that our upbeat “Star Treatment” :30 spot had the best chance of breaking through with our target audience. This execution became the tip of the spear in our strategy.



Creative Execution

Watch daytime TV during Medicare Annual Enrollment season (October 1 - December 7) and every other commercial is a long, direct-response appeal from a different health insurance company loaded with stock footage of old people (plus lots of benefit and price bullet points), urging you to "call now" to buy a Medicare plan.

UnitedHealthcare needed a new, more emotional way to connect. Boomers are tired of being shown as white-haired old-timers who spend their lives gardening. At the same time, we needed to highlight the benefits that distinguished UnitedHealthcare's Medicare Advantage plans and make it easier to live healthier.

So, we showed modern UnitedHealthcare Medicare Advantage members as stars of their own show, surrounded by their own personal "health entourage". Each character in the entourage represented a different way UHC members can take advantage of their Medicare Advantage plan—a doctor, a dentist, a personal fitness trainer, a customer service person, and more. Set to current, modern music (not "golden oldies") and done with a wink and a smile, the work stood out from competitors' more traditional approaches.

To get the most out of our sizable media budget, we also zagged with a non-typical Medicare media strategy. Outside of traditional cable TV--a staple, given just 12% of our audience has cut the cord--we utilized the highest-rated syndication programs to gain reach and prioritized network broadcast prime time and evening news to drive awareness.

To highlight our most compelling benefits while generating frequency, we used shorter :15 and :30 length spots, each delivering a single-minded product message vs. the typical :60 and :120 Medicare commercials that hold multiple messages. Beyond television, we reached our audience on Facebook--given 45% of Boomers use this platform--and YouTube with video. Finally, we created a long-form sales video detailing even more features to show to prospects attending in-person UnitedHealthcare Medicare Advantage seminars, helping turn consideration into conversion.



Business Results/Lessons Learned

Following 2018's less-than-stellar performance, the "Take Advantage" campaign helped differentiate UnitedHealthcare's Medicare Advantage plans from the rest of the category. It made UnitedHealthcare Medicare Advantage feel desirable--even exciting--to have, instead of a chore to be checked off the list. And it presented UnitedHealthcare as a brand that proactively helps Boomers manage their health to live healthier.

While brand consideration for the rest of the category was relatively flat, our distinctive campaign fueled a 10% increase in consideration for UnitedHealthcare among Medicare consumers.

This translated to business results. Against an even larger competitive set than it faced in 2018, UnitedHealthcare Medicare Advantage recovered from a third-place finish in 2018 to leading the category in 2019. The brand surpassed its enrollment goal by 22%.



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