



Case Study

2018 GOLD NORTH AMERICAN EFFIE AWARD WINNER

"BLUE HEN"

Highmark Blue Cross Blue Shield Delaware needed to retain 60K+ state employees after a national insurer negotiated with the State of Delaware to take half of their business with a less expensive plan. By building on an insight that only Highmark Delaware could own, we connected with state employees on an emotional level by tapping into Delawareans' deep Blue Hen pride. And despite cost and convenience disadvantages, the campaign achieved 97% of total retention goal in six weeks and delivered 3-to-1 ROI.

Competition:
North American Effie Awards

Ran in:
USA

Category:
Healthcare Services

Brand/Client:
Highmark Blue Cross Blue Shield
Delaware/Highmark Health

Lead Agency:
Partners + Napier

Contributing Companies:
dPost
PushMP

Product/Service:
Health Insurance

Classification:
Regional

Dates Effort Ran:
March 1, 2017 – April 30, 2017

Category Situation:
Growing

Credits:
Mike Baron
Rick Calzi
Kelly Chapman
Peg Eitl
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Jody Proudfit
Michael Puck
Christina Zdanowski-Pattison
Jeff Zielinski



Executive Summary

The Challenge

Convince Delaware state employees to choose Highmark Delaware despite the state's offer to auto-enroll employees in Aetna's less expensive plan.

The Insight

Local pride can overcome outsider advantages.

The Idea

Highmark Blue Cross Blue Shield Delaware's PPO is the only plan a Delaware Blue Hen could be proud to own.

Bringing the Idea to Life

Take on the personality of a Blue Hen—the beloved state bird—to position Highmark Delaware's plan as the only choice for true Delawareans.

The Results

3-to-1 ROI, achieved 10+% goal switching members from Highmark HMO to PPO and 93% of aggressive goal to retain 100% of current PPO members.

Effie Awards Category Context

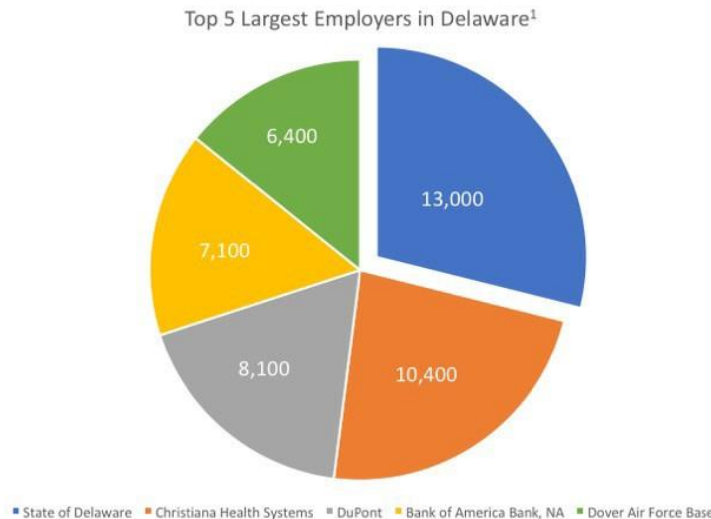
When Aetna, a national insurer, took half of Highmark Blue Cross Blue Shield Delaware's business with the State of Delaware, they were staring at potential YOY loss of millions. Preventing this loss would require retaining over 60,000 state employee members.

By building on an insight that only this brand could own. and investing \$750,000 budget in ways to best reach our audience, we were able to connect with state employees on an emotional level by tapping into Delawareans' deep Blue Hen pride. Despite

Aetna's cost and convenience advantages, the campaign helped retain 65,370 members and delivered a 3-to-1 ROI

State of the Marketplace & Brand's Business

We had an exclusive deal with Delaware's #1 employer¹. For decades, Highmark Blue Cross Blue Shield Delaware was the exclusive health insurance provider for State of Delaware employees (the largest employer in the state¹), offering both HMO and PPO plans.



But, in 2017, all that changed when a big name swept in and took half the business.

Aetna, the 3rd largest insurer in the U.S.², negotiated a deal to be the exclusive provider of HMO insurance plans for Delaware state employees for 2017, leaving Highmark Delaware with only the more expensive PPO plans to sell.

Many millions on the line and \$750,000 to spend.

Poised to lose over half their business to Aetna, Highmark Delaware was looking at a one-year financial loss upward of tens of millions³. To limit losses, we had to convince thousands of state employees to spend more to stay with Highmark Delaware with an all-in paid media budget of \$750,000.

Delaware pushed Aetna – hard.

With the State of Delaware looking to cut its healthcare costs, they wanted employees to choose the less expensive plan option – Aetna. In fact, they even offered to auto-enroll all employees into Aetna's HMO plan. Workers who wanted to choose Highmark Delaware's PPO plan had to manually enroll.

A proven tactic taken off the table.

While direct mail was the ideal medium to target employees with our PPO message, the state of Delaware informed us that we were prohibited from doing so.

Audience

The primary target for the campaign was State of Delaware employees:

- Existing members / customers whose loyalty to the Highmark Delaware brand was unknown, as they had never had another health insurance option to choose from
- Age range between 18 and 60+ ⁴
- \$27,799 - \$123,754 salary range ⁴
- Jobs that fall under state control include government officials, public service workers, school teachers, and more
- State employees make up 27% of Delaware's entire working population ⁵
- When factoring in dependents, 1 in 6 Delawareans are covered by a state health insurance plan ^{3,5}
- Proud Delawareans

Why this target mattered so much to Highmark Delaware:

Retaining state employees, by getting them to stay/switch to Highmark Delaware's PPO plan, was the only way to offset or eliminate the potential \$25,000,000 loss ³ following Aetna taking over the HMO business

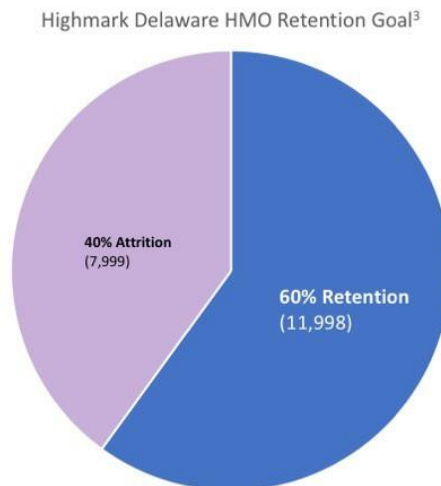
Objectives & KPI's

Primary KPIs:

Retain 60% of existing Highmark Delaware HMO members (11,99 ³)

With these members due to be auto-enrolled in Aetna's HMO plan, we needed to give them a very good reason to put in the effort required to switch to Highmark Delaware's PPO plan.

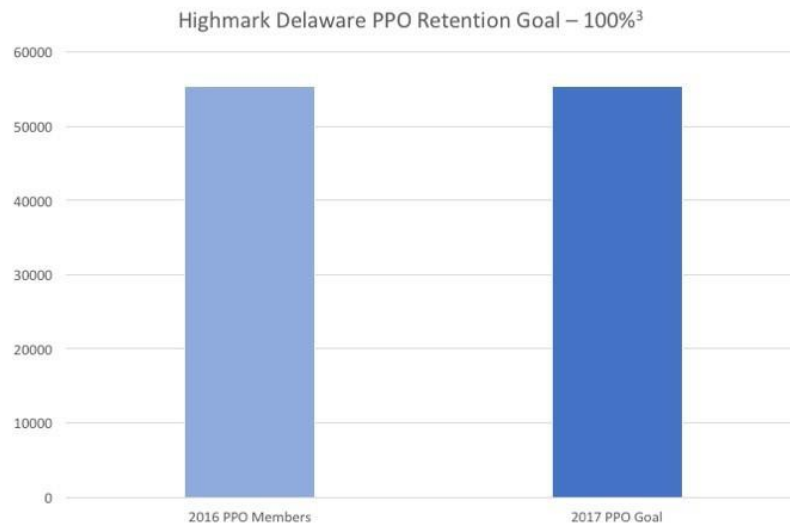
2016 Highmark Delaware HMO members: 19,99 ³



Retain 100% of existing Highmark Delaware PPO members (55,38 ³)

Keeping all of Highmark Delaware PPO members (albeit an aggressive goal) – who were also going to be auto-enrolled into Aetna's HMO plan – was critical for the bottom line.

2016 Highmark Delaware PPO members: 55,38 ³



TOTAL 2017 MEMBER MARKETING GOAL: 67,387³

Secondary KPI:

Raise Highmark Delaware's awareness (73%) and brand impression (52%)⁶

With a new national provider like Aetna in the area, it was more important than ever that Highmark Delaware retake its claim as the insurance leader in the state – especially with fall open enrollment for non-state workers hitting in fall of 2017.

Sourcing:

1. Newark Post, "The Delaware 25" 2013. Accessed Oct. 5, 2017: <http://www.newarkpostonline.com/content/tncms/assets/v3/eedition/a/14/a14a9cc7-fcf5-5b3a-8d9c-ed4e03923501/516834b42847b.pdf.pdf>
2. Becker's ASC, "The 10 largest health insurance companies by membership." May 11, 2017. Accessed Oct. 5, 2017: <https://www.beckersasc.com/asc-coding-billing-and-collections/the-10-largest-health-insurance-companies-by-membership.html>
3. Data on file. Highmark Health, Inc.
4. A Summary of the State of Delaware Workforce Demographics for Fiscal Year 2016. <http://www.delawarepersonnel.com/orgdev/documents/workforce-analysis-2016.pdf>
5. Figures from United States Census Bureau (<https://www.census.gov/quickfacts/DE>) and A Summary of the State of Delaware Workforce Demographics for Fiscal Year 2016 <http://www.delawarepersonnel.com/orgdev/documents/workforce-analysis-2016.pdf>
6. Ipsos Insight, LLC. Consumer Brand Health Study.

Insight

Since we couldn't compete on cost or convenience, and with limited resources to spend, we decided an emotional appeal was our only hope...

Insight: Because our brand was born and raised in the state, we know how fiercely loyal Delawareans are to anything "Blue Hen" (a reference to the state bird¹). That led us to our insight: Local pride can overcome outsider advantages.

No ordinary chicken.

The Blue Hen is Delaware's state bird¹ and a symbol of the state's never-give-up, fighting spirit in the Revolutionary War. Due to its history, the bird is very well known within the state, and "Blue Hen" has become almost synonymous with "Delawarean."

No brand was owning “Blue Hen.”

Being from Delaware, Highmark Delaware also had first-hand knowledge that no other brand was owning the Blue Hen in marketing communications, which gave us a unique space in which to play.

Blue in our name twice made it a no-brainer.

The tie-in to the Highmark Blue Cross Blue Shield Delaware brand was obvious and effortless. As the state’s only 80-year-old healthcare plan that’s blue through and through – nobody could authentically tap into state employees’ Blue Hen pride like we could.

Sourcing:

1. State of Delaware website, “Delaware State Animals.” Accessed Oct. 5, 2017:

<https://delaware.gov/topics/facts/animalshiml>

The Big Idea

Highmark Blue Cross Blue Shield Delaware's PPO is the only plan a true Delaware Blue Hen could be proud to own.

Bringing the Idea to Life

One Blue Hen, Two Enemies.

Enemy 1: Aetna was not only offering a more affordable plan, they were a well-known name entering the Delaware market.

Enemy 2: The State of Delaware, looking to cut healthcare spending, essentially acted as Aetna’s sales force. First, they set up auto-enrollment into the Aetna plan, forcing anyone who wanted to stay with Highmark Delaware to take extra steps to enroll. Plus, auto-enrollment has been proven to be a highly effective influencer of benefit selection¹.

Second, the state forbid Highmark Delaware from targeting state employees with one-to-one communications.

The Blue Hen takes flight.

To appeal to Delawareans' emotional side, and enormous state pride, Highmark Delaware took on the personality of the Blue Hen—Delaware’s beloved state bird—to deliver their message of heritage, commitment, customer service, and of course, the value of our PPO plan.

Given that Delaware had prohibited us from directly marketing to state employees, we invested our \$750,000 budget in broadcast, digital video, print, OOH, and more.

Broadcast

Using wry humor and just the image of our Blue Hen against a white seamless, our TV spots cut through the clutter. The spots drove viewers to a custom data-capture landing page where members learned about the benefits of Highmark Delaware's PPO plan.

Pre-roll video

Optimized versions of our TV spots were used online to drive viewers to our landing page, where they could learn more about the benefits of Highmark Delaware's PPO plan and request additional information.

OOH

To authentically instill state pride, we needed to be highly visible in Delaware communities. So, we placed billboards across the state to reinforce Highmark Delaware's heritage and commitment to state employees as they commuted to and from work and to drive them to our campaign landing page.

Giant Egg Event Installations

Being Delaware's plan meant having a presence at local festivals and events. But who wants to think about healthcare when you're having fun? So, we captured attention with a custom-made, 6-foot tall blue chicken egg that represented our heritage message in a fun way.

DelawareOnline.com Page Takeover

Being the fourth smallest state in the U.S.², Delaware only has only three online news sites, so our Blue Hen took over the most popular one³ to further spread Highmark Delaware's message and drive more traffic to our landing page.

Print

Print ads elaborated on the benefits of Highmark Delaware's PPO plan and were placed in the Wilmington News Journal, Dover Post, Delaware State News – the three most circulated newspapers in the state.

Communication Touch Points - All

Guerilla

- 👉 Buzz Marketing

Interactive/Online

- 👉 Brand Website/Microsite
- 👉 Digital Video
- 👉 Display Ads

OOH

- 👉 Billboard

Point of Care (POC)

- 👉 Brochures

Print

- 👉 Newspaper- Digital
- 👉 Newspaper- Print

Radio

- 👉 Spots (Radio)

TV

- 👉 Spots (TV)

Paid Media Expenditures

Current Year: September 2016 – August 2017

- 👉 \$500-999 thousand

Year Prior: September 2015 – August 2016

- 👉 Under \$500 thousand

Budget

- 👉 Less than other competitors.
- 👉 More than prior year's budget.

- 👉 Media spillover was a good thing.

Mass media was included because Highmark Delaware serves more than state employees alone. Because the state wouldn't allow us to target employees directly, we adjusted our strategy to speak to all Delawareans – knowing it could help gain members from private employers during fall open enrollment.

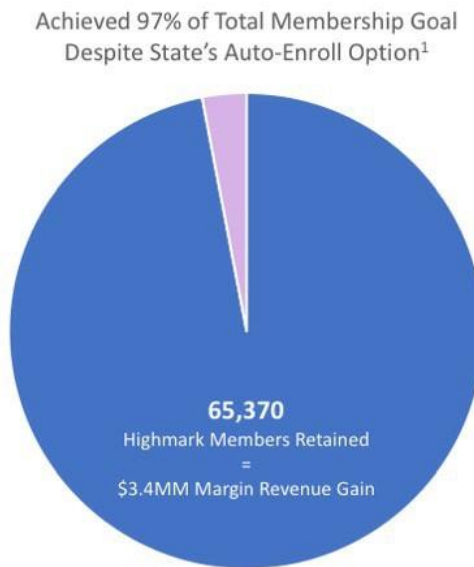
Owned Media & Sponsorship

Owned media played a secondary role in support of the Blue Hen campaign: DelawaresPPO.com: A dedicated landing page included content that helped educate members on Highmark Delaware's PPO plan offering, with messaging that helped reinforce Highmark Delaware's position as Delaware's first choice for health insurance for more than 80 years. Due to Highmark Delaware not having its own social pages (Highmark Blue Cross Blue Shield master brand owns those pages), they were not used to promote the campaign.

Results

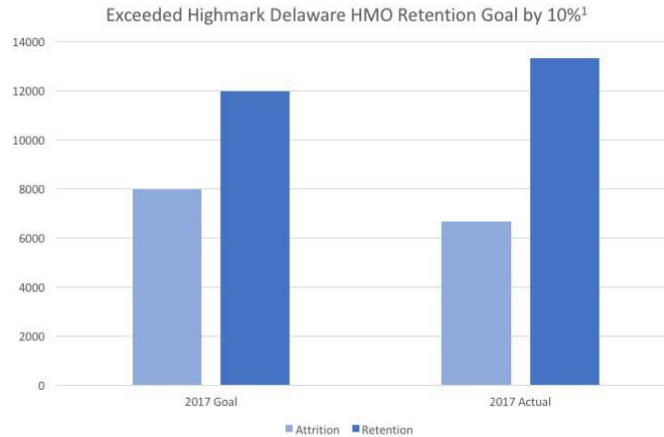
THE WORK HELPED PREVENT 65,370 MEMBERS FROM AUTO-ENROLLING WITH AETNA DESPITE THE COST AND CONVENIENCE ADVANTAGES, AND LED TO MILLIONS OF MARGIN REVENUE GAIN¹

- Result: Overall, campaign achieved 97% of total goal in just six weeks – 65,370 Highmark Delaware PPO members ¹ – overcoming Aetna auto-enrollment (shown to double participation in other benefits like 401(k) plan ²) and having a higher-cost plan



Primary KPI: Retain 60% of previous HMO members (11,998)¹

- Result: 13,330 Highmark Delaware HMO members, due to be auto-enrolled in Aetna's plan, actively switched to Highmark Delaware PPO plan, exceeding goal by 10+% and contributing to millions of margin revenue gain



Primary KPI: Retain 100% of existing PPO members (55,389¹)

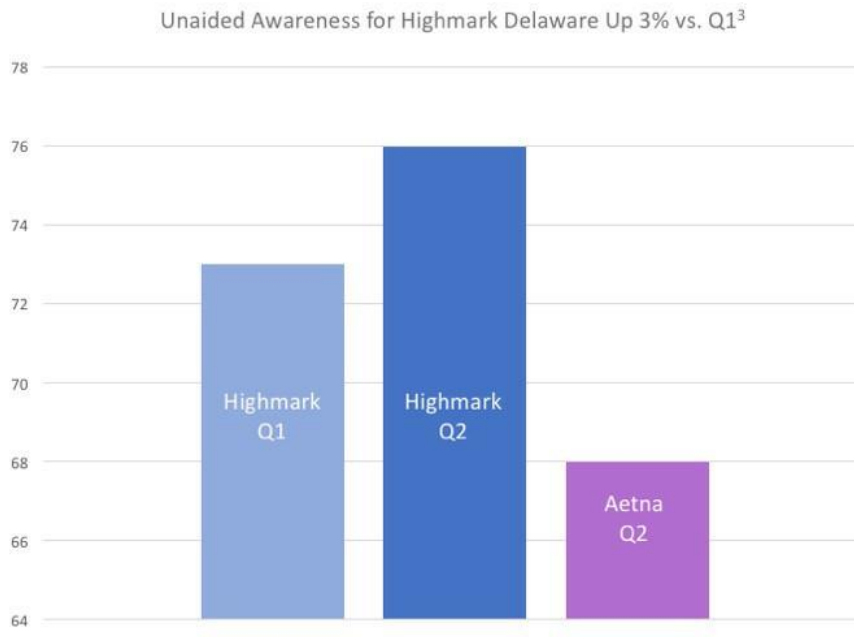
- Result: 52,040 existing Highmark Delaware PPO members, also due to be auto-enrolled in Aetna's HMO plan, actively re-enrolled in their Highmark Delaware PPO plan – achieving 93+% of goal¹

Retained 93% of Highmark Delaware PPO Members
Despite State's Auto-Enroll Option¹



Secondary KPI: Raise Highmark Delaware's awareness and brand impression in Delaware

- Unaided awareness for Highmark Delaware up 3% in Q2 to 76%, an 8 point advantage over rival Aetna³



- Overall brand impression up 3% to 55% in Q2³ (Chart)

Additional results:

- Digital campaign components reached 8.6MM impressions, averaging over 200K per day¹
- Online videos were viewed in full 522,500 times during the campaign, resulting in a .03 cost-per-view¹

Other Contributing Factors

- 👉 Giveaways/Sampling
- 👉 Informational Meetings & Competitor Marketing

Giveaway Offer

On our campaign landing page, we offered a mini egg lip balm for signing up for more information about our PPO plans. Total requests for the giveaway were 170¹, so this had an insignificant impact on our results.

Informational Meetings

Highmark Delaware's salesforce hosted a handful of informational meetings for state employees prior to the enrollment period to help them understand the benefits of their PPO plan and to answer questions. With small attendance numbers, these likely had a limited impact on our campaign results.

Competitor Marketing

Being new to Delaware, Aetna invested heavily in marketing to introduce their brand to state employees, which likely had a negative impact on our results.

Sourcing:

1. Internal campaign tracking data. Highmark Health, Inc.

2. Benefits Pro. "Auto Enroll Doubles Participation Rates," Jan. 15, 2015. Accessed Oct. 7, 2017: <http://www.benefitspro.com/2015/01/20/auto-enroll-doubles-participation-rates>

3. Ipsos Insight, LLC. Consumer Brand Health Study.



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