

Digital marketing optimization: Strategies for engaging health care consumers online



The health care industry continues to experience unprecedented change, and in response, payers are shifting their marketing strategies from a focus on satisfying the needs of employers to those of consumers.

Today's health care consumers have more choices, greater accountability and a wealth of information (and sometimes misinformation) at their fingertips courtesy of the Internet. They want their health care shopping experience to be like any other retail purchase they make — simple, personalized and convenient — any time, anywhere. Savvy shoppers seek tools and resources to help them make decisions and to make managing their health and well-being easier.

Digital marketing and technology play a major role in this regard from health and wellness mobile apps, text message prescription refill reminders and data-gathering wearable devices to online appointment schedulers, treatment cost estimators, virtual physical therapy and condition-specific communities on social media.

3 biggest fears of today's generation and beyond



Smartphones have replaced so many gadgets and everyday items in a consumer's life, like alarm clocks, address books, cameras, photo albums and wallets, they've become an indispensable extra appendage, not simply a mode of communication.

What's driving the need for digital marketing in health care

Consumer demands are rising in four areas that impact digital:

Instant gratification: Consumers want to access and exchange information anytime, anywhere, online and on-the-go.

Innovation: Consumers want the disparate data from all their devices to be integrated into a single view — they expect everything to connect and sync in real time and be displayed in a clean and clear dashboard.

Personalization: Consumers expect you to know them and their needs and target your communications based on their preferences.

Simplification: All interactions must be quick and easy.

Growing application of digital tactics that support health care consumerism

TODAY	FUTURE
✓ Online health insurance shopping	✓ Request medication from smartwatch
✓ Doctor email patients within secure applications	✓ Get a real-time text alert when blood pressure is too high
✓ Pharmacy calls with prescription refill reminders	✓ Receive one simple bill for care
✓ Consumer receives push message on smartphone, e.g., fitness challenge ranking	✓ Build their own health plan, based on their personalized needs, on their insurer's website
✓ Health insurers provide free wearable for completing preventive screening	✓ Have a single dashboard with all their health information
	✓ Receive personalized messages based on their data to drive better decision-making and better health

Health plans need to meet the consumer where they are online. For prospective members, that may begin with an Internet search.

Today's health care consumers have more choices, greater accountability and a wealth of information at their fingertips

The most commonly researched topics are specific diseases or conditions, treatment options, doctors or other health professionals, and health care coverage in general as the below wordle illustrates.



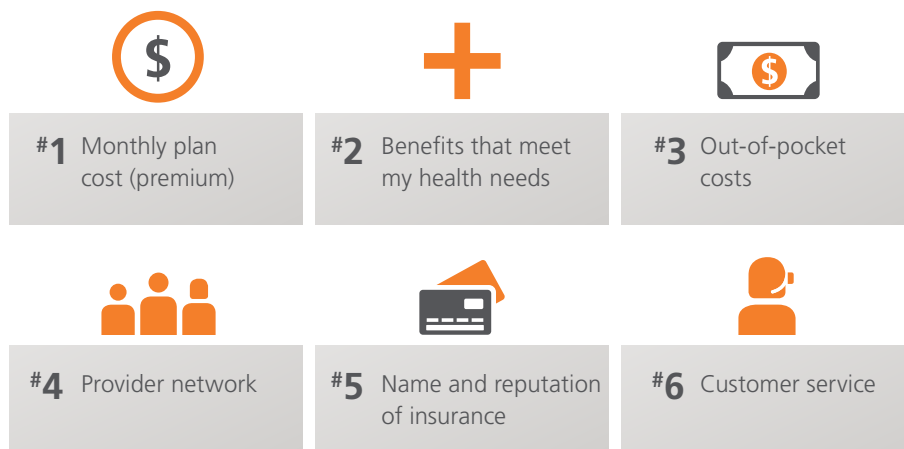
Reference: Pew Internet & American Life Project

Exchange consumers' top reasons to choose a plan

Health care is in the midst of a seismic shift toward more e-commerce, exchanges and consumerism, and digital marketing is a critical enabler. Exchange consumers are searching and shopping online. Given that one-third of them switched their insurers for 2015 coverage, it'll be critical for health plans participating in the federal exchange to build awareness and brand preference to drive both acquisition and retention.

It's not surprising to see that premium cost is the top reason to choose a plan. With #2 being benefits that meet a consumers' needs, it's critical for health plans to have an effective strategy that promotes the benefits all year long (not just at renewal time) and that sets them apart from other plans.

With the reputation of company as #5, consumers are saying that brand or name recognition is more important than customer service. This may seem hard to believe but it's true. This creates a strong business case for ensuring a robust web presence, one that allows the health plan to be found quickly and easily when consumers are doing research.



Source: Competiscan, LLC & Media Logic USA, LLC. 2015

1 in 3

American adults have gone online to figure out a medical condition¹

47%

of internet users search for information about doctors and other health professionals¹

72%

of internet users looked online for health information in past year¹

33%

of consumers would trust Google or Amazon to deliver their health care²

1. Pew Research. 2015.

2. The birth of the health care consumer. Strategy & Study. 2014

Most helpful resources to drive consumer self-service

With the advent of DIY health, consumers are looking for resources that help them not only select the best plan but also maximize the benefits after enrollment. They want their health care shopping experience to be like any other retail purchase they make — simple, personalized and convenient — anytime, anywhere.

While a dedicated phone line is vital, self-service is the new norm and transparency is key. To address the needs of savvy health care shoppers, payers must offer tools and resources to help them make decisions and to make managing their health and well-being easier.

Consumers' need for choice and transparency and their reliance upon technology are requiring payers to adopt innovative ways of driving awareness and engagement.

Consumers want their health insurer to include:



Online account information

Make it easy to access account information from the member portal.



Phone support

Give them a live person to chat with, especially important if they haven't found what they needed on the insurer's website. What's more, they expect the person on the other end of the phone to know them and their situation.



Physician ratings/reviews

Physician ratings and reviews are imperative for comparison shopping. If they can't find this information on the insurer's website, they will ask a friend or rely on recommendations on Angie's List.



Cost comparisons

Let them compare the cost of various options. They'd like to do that via an app, ideally.



Email communications

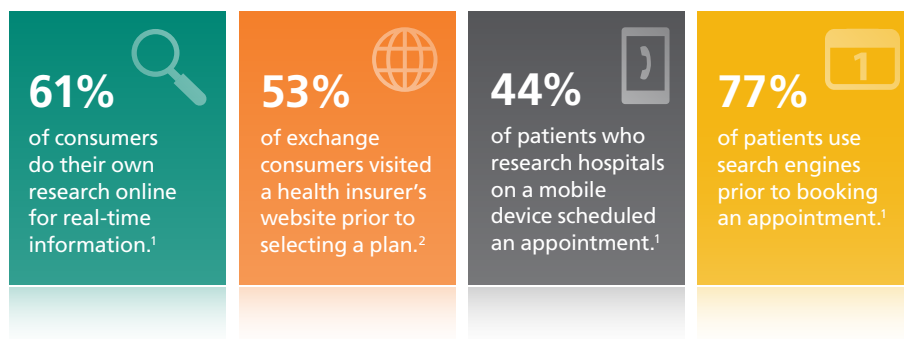
Keep them abreast of their benefits, the enrollment deadline, info about their HSA, etc.

As we look at these top reasons, it's clear that technology is playing a major role, including call center advancements, personalized services, mobile apps, data-gathering wearable devices, online appointment schedulers and treatment cost estimators.

Source: Competiscan, LLC & Media Logic USA, LLC. 2015

How web optimization through SEO and mobile can help address consumer needs

Consumers are being asked to make more complex decisions. Many seek guidance from brokers, navigators and other assisters in their community, while 61 percent do their own research online for real-time information.



Whether a health insurer participates on the exchange or not, they need to have strong brand presence and points of differentiation to set themselves apart to compete for the attention of more sophisticated consumers and plan sponsors in the marketplace.

For current members looking for providers and treatment options, insurers need to be sure that information is easily found on their website, so members don't have to turn to Google for answers.

Search engine optimization (SEO) ranking factors

Consumers are using search engines such as Google to find the answers they seek; your company site must appear on the first page of search engine results. People very rarely click to page two of the results or beyond. An SEO program can increase a site's ranking and visibility in Google and other search engines. It also encourages easy web browsing.

The algorithm for each search engine varies from site to site, but at a fundamental level there are five factors that get figured into the calculation and a website's ranking:

- Content
- Code
- Structure link
- Popularity
- Social signals

Content is key. The importance of good quality, fresh, relevant content cannot be understated. Word count and Flesch-Kincaid readability are important factors to consider — make information easy to read and digest for consumers.

While there is a trend away from keywords and metadata and toward relevant content, they remain important factors. So insurers must ensure they get them right. Do some competitive research and use web analytic tools to understand the key words and phrases consumers use to find the website today.

Hyperlink phrases that contain keywords. Focus on the user experience beyond the desktop — mobile optimize the website — remember how many people are using their tablets and smartphones. Sites must be search-engine friendly and well-integrated. Optimize images on your website.

1. Think with Google's *The Digital Journey to Wellness: Hospital Selection*

2. Cometiscan, LLC & Media Logic USA, LLC. 2015

Social signals, such as likes and retweets, can boost rankings while helping to enhance brand awareness and drive organic traffic to top ranking sites.

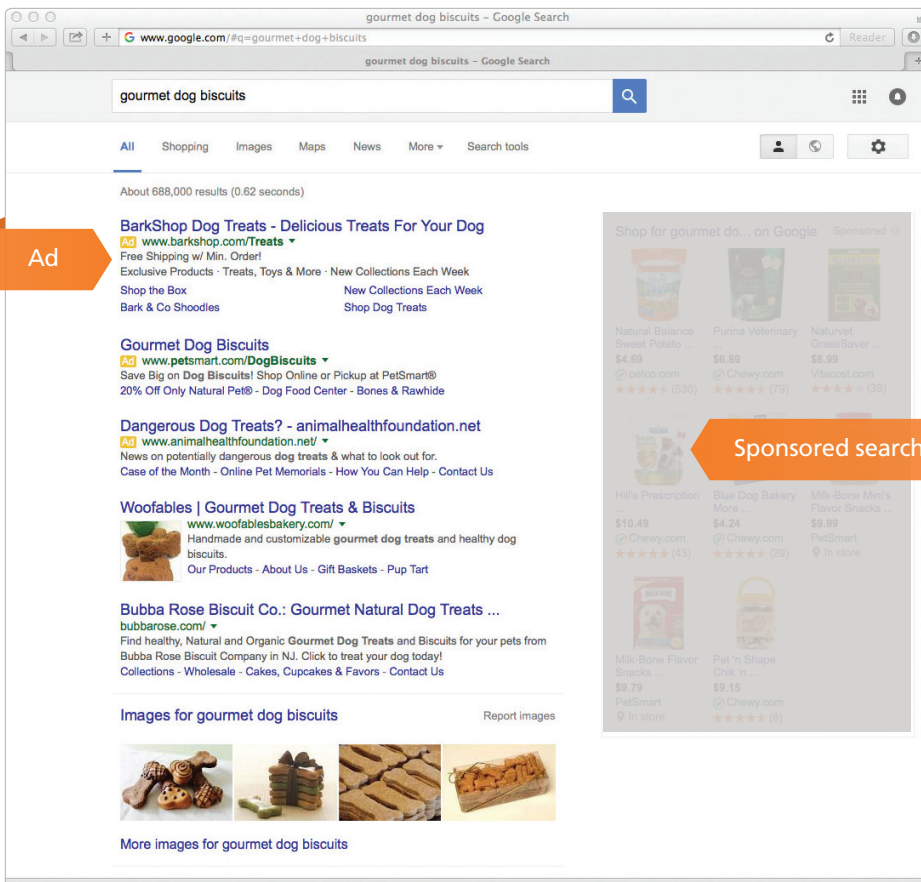
Lastly, link popularity is key. When other sites are linking to an alternate website, search engines assume it has valuable content and deserves a boost in rankings. A suggested strategy is to seek out relevant bloggers, health and wellness alliances or partnerships. Keep a steady stream of news content out on the web because news sites tend to have more credibility, and referral traffic from them carries more clout with Google.

Whether handled in-house or if you hire an agency, be sure that whomever develops and manages your SEO strategy has a thorough understanding of medical terminology and the needs of health care consumers.

And be sure to continuously monitor and modify your SEO tactics if you want to compete with other sites and stay on top of the rankings.

Search engine marketing

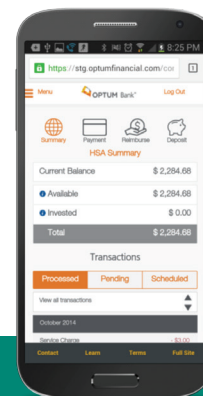
If you don't want to invest the time and energy in SEO, you can always buy your way onto the first page of results — through pay-per-click ads and sponsored searches. It is not always a cheaper option — in fact, it can be more expensive, depending on the market, your competition and the number of clicks. However, it can be an effective tactic when time is of the essence, like open enrollment for the federal exchange, if you aren't otherwise ready for it.



Mobile optimization dos and don'ts

Once your site is well optimized for search engines, there are only a few additional things that you need to think about when optimizing for mobile, keeping in mind that health care consumers use their smart phones to read email and search the web.

Mobile optimization generally consists of resizing and reformatting a site so that it can be comfortably used on various browsers and screen sizes whether that's a smart phone, tablet or personal computer.



DO

Design your site to be mobile-friendly. Mobile devices are simplifying and revolutionizing the way sites are designed. "Above the fold" no longer has meaning in a world where we scroll endlessly. Probably the most important decision you'll make when setting up a site is deciding whether you want to use a responsive, dynamic serving, or separate site configuration. Each has its advantages and disadvantages. Google prefers responsive design but supports all three options as long as you have set them up properly.

Streamline the layout. For a small screen, minimize graphics. This means designing as simple a site layout and HTML code as possible and using simple mechanisms for core elements such as navigation and menu options like a "hamburger" menu.

Again, content is key! Keep it simple — include only the most important content. Use web analytics to see the most visited pages and only serve up those when accessed via a mobile device.

Minimize text entry. In other words, design for the fat finger. Touch-screen navigation can lead to accidental clicks if your buttons are too big, too small, or in the path of a finger that's trying to get the page to scroll.

Page speed. Because of hardware and connectivity issues, page speed is even more important for mobile users than desktop users. Beyond optimizing images, you'll want to minify code, leverage browser caching and reduce redirects.

Optimize titles and meta descriptions. Remember that you're working with less screen space when a user searches using a mobile device. Be as concise as possible when creating titles, URLs and meta descriptions.

Use Schema.org structured data. Schema.org is a collaborative online community of developers who have created a common lexicon that helps webmasters maximize their site structure, which helps search engines rank on a more apples-to-apples comparison.

Optimize for local search. If you're vying for new members in a particular state, remember to optimize your mobile content for local search. This includes standardizing your organization's name, address and phone number, and including your state name in your site's metadata.

Access to full site. Because you've winnowed down the content for the mobile version, you'll want to provide access to all content just in case the user is looking for something other than the most commonly accessed material.



DON'T

Don't block CSS, JavaScript or images. In the past, some mobile devices couldn't support all of these elements, so webmasters of mobile sites blocked them. But for the most part that's no longer true, and the smartphone Googlebot wants to be able to see and categorize the same content that users do. So don't hide it. These elements are also critical to helping Google understand if you have a responsive site or a different mobile solution.

Don't use Flash. This plug-in may not be available on your user's phone, which means they'll miss out on your special effects. If you want to add some sizzle, use HTML5 instead.

Don't use pop-ups either. It can be difficult and frustrating to try and close pop-ups on a mobile device. This might lead to a high bounce rate.

Health care consumers active on social media

There's no shortage of data on health plan members, including claims, electronic medical records, health assessments, race, ethnicity and language. But some of the most telling data points on a member aren't necessarily found within a payer's database. Social media is changing health care and providing new opportunities — and challenges — for health care companies. Today's consumers trust the advice, referrals and recommendations from their friends more than their primary care physicians, often using social media to do their research.

Consumers are consulting websites like Angie's List to compare the quality, outcome and cost of treatment options as well as the bedside manner of physicians, with more than 40 percent using information they've found on social media sites like Twitter and Facebook to make their health care decisions.¹ As a result, payers that want to create an ongoing dialogue with consumers should include a social media component in their marketing strategy. An effective social media presence will help payers gain insights that can inform their product road map; build trust with consumers, employers and distribution partners alike; and serve as a real-time opportunity to offer accurate, reliable information to facilitate better health care decision-making.

Social networks are one avenue that helps health care companies understand the concerns of their customers. By creating an online profile, people can share and interact with a company as if it were one of their friends.

It would benefit health care companies to collect and analyze that data to better understand what their customers expect from a health care service and gain deeper insights into consumers' behaviors, attitudes and lifestyles.

73 percent of consumers read social media content and 56 percent contribute to content.²

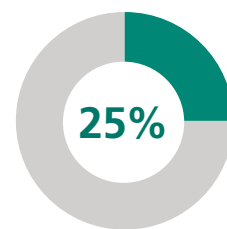
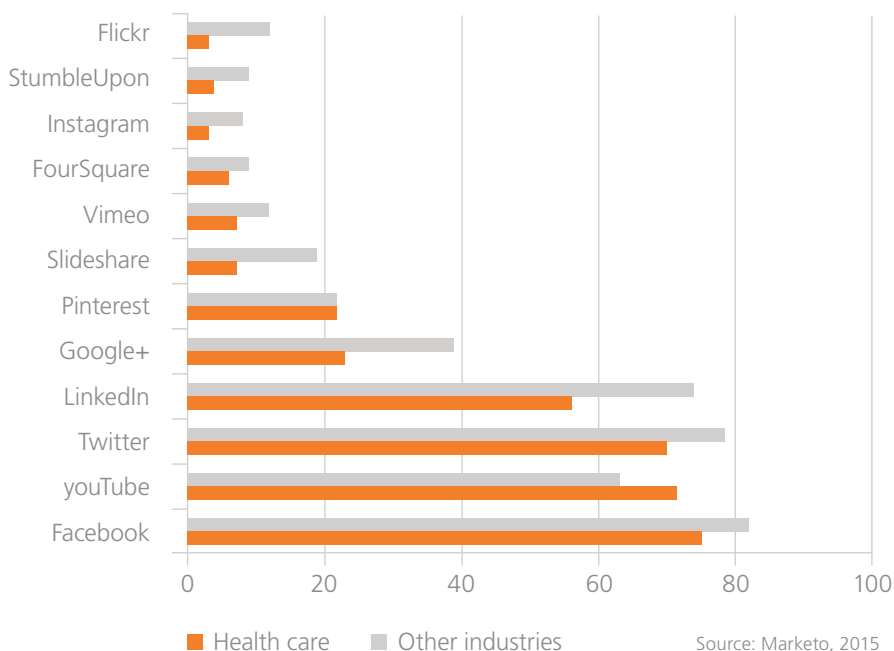
1. Mediabistro, 2012

2. Social Media Usage: 2005-2015, Pew Research Center, October 2015

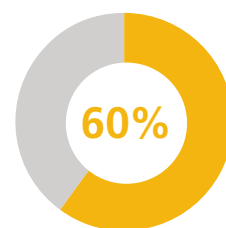


Health care industry's use of social media

Despite the stats that show health care consumers practically live on social media sites, as an industry, we lag behind all other industries when it comes to having a presence out there. We are catching up and appear to be doing better on YouTube, where we have seen success in posting educational videos on disease prevention and maintenance as well as instructional videos to help patients master physical therapy techniques for example.



of health care organizations have a dedicated social media budget.



of health care organizations are planning to increase their use of social media next year.

Social media challenges/concerns for health care

There are a number of reasons why health care is lagging behind other industries when it comes to social media. There are some legitimate challenges and concerns, including:

- Security issues
- Patient privacy
- Regulatory concerns
- Lack of guidance on how to use social media appropriately
- Lack of staff interest in using social media or the proper infrastructure to respond to complaints

Only 25 percent of health care organizations have a dedicated social media budget. That said, 60 percent of health care organizations are planning to increase their use of social media.

Source: 2015 UBM Tech State of Social Media in Healthcare Survey, August 2015

Why use social media?

With all those real considerations health insurers must contend with, why bother? As the stats show, your customers are already there and waiting for you.

The benefits of having a robust social media presence include:

- Improving brand recognition
- Creating member engagement
- Increasing member health knowledge, which can lead to better decision-making, better outcomes and lower costs
- Driving member satisfaction, which can lead to higher retention rates
- Growing your membership
- Reducing marketing costs, especially if you're able to replace a print communication
- Supporting recruitment efforts — helps you attract the best and brightest talent with the digital skills you need to succeed today

Social media provides an opportunity to deliver the right message to the right person at the right time — when researching and at point of decision. And that always drives better engagement.

Other applications of social media in health care

Health care marketers are leveraging social media in other creative ways.

- Social media is changing the product launch process. Now companies seed products with influencers, leak information to reporters, bloggers and consumers, live-stream launch events globally, and leverage employees as brand advocates.
- Product development/market research. Payers are employing a technique called crowdsourcing to solicit feedback and ideas from customers and consumers to help support their research, innovation and product development process, and to test new innovations for market viability.
- Social media is a wonderful public relations tool in times of crisis. Whether in response to a natural disaster, epidemic or act of terror, payers can leverage social media to mobilize resources, support impacted communities and provide critical information in real time.
- Instructional videos on YouTube can help teach patients how to manage their condition or demonstrate physical therapy exercises.
- And online communities dedicated to specific diseases provide support for patients who share the same condition.

While precautions need to be taken to ensure social channels respect member privacy, these networks can also help tie health plans, doctors and patients more closely together, improve emergency response, disseminate important information more quickly, and enhance consumer engagement — which may lead to better decisions, better health and better outcomes.

Establishing a social media strategy

If you're going to engage in social media, you'll want to be prepared to do so responsibly, to protect not only your brand reputation but also member privacy.



Social media strategy checklist

- ❑ **Start by listening.** Use a social media monitoring tool to gain insights about what's being said about you and your competitors.
- ❑ **Establish your social media team.** Be sure it's staffed with individuals who have digital marketing, brand management, public relations and customer service experience. You need not only the people to design the site and create the content, but also those skilled in crisis communications to address any sensitive issues that may arise.
- ❑ **Create a content strategy** that integrates with and complements other marketing programs you have in place to maximize your return on investment and drive consistency of messaging.
- ❑ **Use surveys, contests and challenges to drive engagement,** collect data and encourage shares/likes to drive SEO.
- ❑ **Repurpose content from your most effective email campaigns and consolidate the content.** A subject line in one piece of material can become a headline in the next.
- ❑ **Design a promotional strategy — both on and offline — to drive traffic to your social media pages.** Use unique URLs, toll-free phone numbers and barcodes to help track the effectiveness of each tactic.
- ❑ **Be sure you have a process in place to respond quickly to any complaints, concerns or questions posted online.** The health plans that are most successful have trained and certified their team members and have identified those who are approved to post on behalf of the organization and know when to take a conversation offline.
- ❑ **Integrate your social media data with other data streams and apply analytics.** Analyze those insights to better understand your customers' attitudes, behaviors, wants and needs. Use that data to inform your product strategy and to improve existing services and programs.

Establishing an email marketing strategy

Email is the preferred mode of communications for many people at work and at home. Writing an email may be a simple task for most health care marketers, but creating a thoughtful, comprehensive email marketing strategy that achieves business goals can be a challenge endeavor that comes with a different set of considerations compared to a print marketing program.

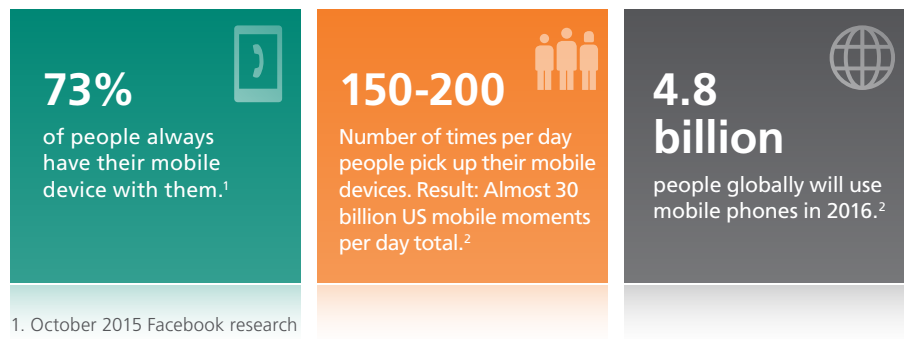


Tips for effective email marketing

- ❑ **Get permission and provide an unsubscribe option.** CAN-SPAM regulations require you to provide an opt-out. Readership is better when you are communicating with people who have agreed to receive your email.
- ❑ **Ask for preferences** — mode of communication, topics of interest, language preferences.
- ❑ **Deliver relevant, personalized content** based on those preferences.
- ❑ **Automate the campaign** around those insights to ensure a steady stream of relevant communications.
- ❑ **Drive interactivity with actionable content.** Give recipients something to do, take a quiz, register for a webinar, vote on future content.
- ❑ **Make content sharable when appropriate** — include social media icons and encourage sharing.
- ❑ **Optimize your design.** Keep it simple but visually appealing. Make it quickly scannable. Use bullets to highlight important information. Using Flash or images incorrectly can negatively impact how your email will render. I've seen dozens of emails with enormous images across the top taking up too much important real estate. Make good use of white space.
- ❑ **Be creative with your subject line.** It's like the outside of an envelope. There needs to be something that piques your readers' interest to make them want to open it.
- ❑ **Consider deployment timing** — Tuesday morning/Thursday afternoon? What works best for you? Look at your historical metrics.
- ❑ **Keep your list clean.** Monitor deliverability, bounces.
- ❑ **Test your emails again and again.** Tweaks to content, layout, time of delivery and more can have an impact on opens, clicks and overall readership.
- ❑ **Monitor results** and modify strategy accordingly.
- ❑ **Track your customers' interaction** — from benefit plan evaluation to enrollment and beyond — and collect data at each touch point. This will allow you to build a profile for delivering personalized email experience.

Consumers are mobile. Texting is part of their life.

Today, texting is everywhere and everything to consumers:



Clearly, SMS is a very effective way to reach today's health care consumer.

How insurers use text messaging to engage consumers

Health care organizations are using text messaging today very carefully, with an eye toward protecting privacy and remaining HIPAA compliant.

General campaigns that have garnered some success include:

- National health observances, e.g., October is breast cancer awareness month
- Member newsletter is available
- Benefit awareness tips, e.g., how to use your HSA
- Health alerts, e.g., flu, public health emergencies
- Natural disasters, e.g., where to get care and support

The real value in using texting comes through personalizing the message. But that's where it can get a little hairy within health care versus other industries such as retail, where it's OK if someone else sees that you got a text suggesting you buy a coat they know you've been eyeing online.

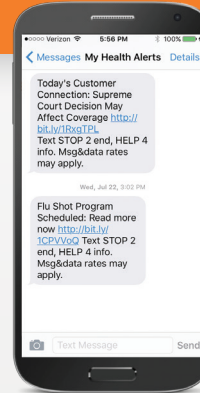
Major carriers including Verizon and Sprint have introduced secure platforms designed specifically for health care communications. Health care companies that utilize these services or other options like TigerText, are sending personalized text messages that leverage claims data, including:

- Healthy pregnancy and child care
- Smoking cessation
- Appointment and refill reminders
- Screenings, e.g., mammogram due
- Blood glucose monitoring

Be sure to consult with your legal and regulatory teams to ensure you're compliant before you engage in any text messaging program.



Text messaging tips



- ❑ **Content is key.** Keep it short and simple — 160 character limit. Be consistent with messaging used in other marketing tactics. Be clear who is sending the message.
- ❑ **Be compliant.** Provide a way to opt-out and get help if needed. Notify that message and data rates may apply. Don't send too many messages.
- ❑ **Be creative.** Include interactive questions and incentives to drive engagement.
- ❑ **Collect feedback.** Interactive SMS campaigns are important because they allow you to engage populations in two-way dialogue, to improve the service and learn from your mistakes. You can use this interactivity as a feedback mechanism by asking people how useful your campaign has been via SMS.
- ❑ **Include a call-to-action** or way for consumers to follow up, e.g., phone number, social page or other URL.
- ❑ **Conduct usability testing** with the software and content before launching your campaign. Pre-testing is important in order to ensure that your campaign has been effectively designed and structured.
- ❑ **Dedicate staff to responding** to any text messages responses.
- ❑ **Identify measurable indicators (KPI)** of success at the outset, as milestones to gauge the progress and effectiveness of your project.
- ❑ **Identify appropriate carrier, plan and budget.** Do your research and compare options.

Key takeaways:

- Health care insurers must find ways to better leverage digital communications and provide more of a retail experience for consumers. They must recognize consumers' preference for digital communication and incorporate digital into their marketing strategy.
- It's important to collect data and use insights in your digital strategy. Consumers expect you to know them, including their behaviors, attitudes and actions.
- Deliver a personalized experience. Consumers expect you to give them what they want, how and when they want it.
- Ensure your marketing team has the digital expertise and budget necessary to successfully deliver a comprehensive program.
- Be aware of regulations and proceed with caution.

Call us today for an evaluation of your current digital strategy.

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