

CareFirst BlueCross BlueShield

Problem

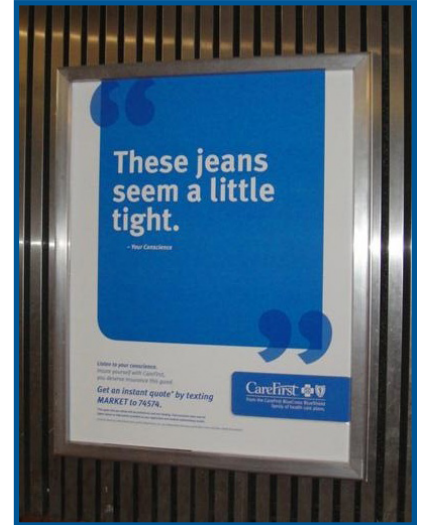
How does an insurance company increase individual policy purchase leads?

Solution

Use OOH formats to connect with commuters in locations with higher dwell times.

Background

In most BlueCross BlueShield marketing campaigns across the country, broadcast media – particularly radio – had been the primary focus, with on-air personalities promoting affordable insurance options and encouraging their listeners to get a quote by texting a keyword to a specific number via their mobile device. Once respondents texted to receive a quote, they were sent an initial cost estimate for the policy with a link to the health insurance application. These plans had seen significant ROI through increased membership, and CareFirst BlueCross BlueShield was interested in testing the program in the Baltimore area.



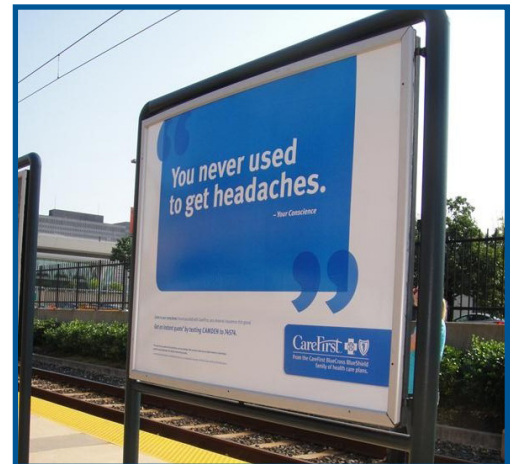
However, because the SMS “Text-to-Quote” campaign was highly dependent on drive-time radio in other markets, the planning team was concerned about its viability in Baltimore, a major commuter market via mass transit. Therefore, an integrated transit campaign was recommended.

Objective

The objective of the campaign was to drive lead generation via the SMS “Text-to-Quote” call-to-action device throughout the Baltimore metro area, targeting adults 25-44. Based on modeling done from other markets, proprietary goals were set for average response rate, total inquiries per month, conversion levels and cost-per-lead.

Strategy

Transit advertising was used to establish a strong market presence, extend time spent with the message and encourage the target to text CareFirst to get a quote based on three simple factors: age, gender, zip code.



Plan Details

Market: Baltimore

Lighting Dates: June 25 – September 16, 2012

Out of Home Formats: Bus shelters (#50 showing); bus/light rail/MARC train interior panels (#50 showing); rail station kiosks, station panels and ultra panels (#50 showing)

Each piece of transit creative included a unique text code so its effectiveness in soliciting quotes could be measured, and subsequently optimized throughout the course of the campaign. Bus shelters featured both a unique text code and a QR code, providing consumers dual avenues for responding.

In addition, the planning team worked closely with the creative team to coordinate messaging by location/transit type. This was done to maximize message relevancy to the consumer – for example, a rail station panel near Camden Yards, home of the Baltimore Orioles, featured a message about eating too many hot dogs – providing a stronger call-to-action and encouragement to “text now.”

Results

At the time of writing, the campaign has been running for a month and is building solid responses week by week (specific results are proprietary at this point since the campaign is still in progress). The data is providing insight on which locations/transit tactics are performing the best, as well as which creative is performing the best based on incoming quotes/leads, and the team is optimizing efficacy by tweaking the schedule to enhance its overall performance. Since the launch of the campaign, CareFirst has seen a lift in search of individual health insurance policies (up 19% in the first week of the campaign), as well as an overall increase in web traffic and call volume.

This campaign for CareFirst was the first for the planning agency in terms of broad and sole use of out of home (versus TV and/or radio) for its Blue Plan text-to-quote campaigns. Early results are already indicating that out of home can be used to generate leads for selling individual health insurance policies, and the agency can use these learnings for other Blue Plans across the country.

