



PERSONA

"The topic of health insurance makes me anxious. Its a huge decision, there's a deadline and you want you get everything right."



Adam Maxwell

Golden Year Guardian

- > 58 years old
- > Married
- > Has grown children
- > Employed
- > Homeowner
- > Currently insured



More motivated by cost than by coverage, and cautious about spending.



Health-conscious, and has regular doctor visits and prescriptions.



Generally change averse, preferring to stay with familiar doctors and services.



TRIGGER: Another increase in employer-provided health insurance premiums creates concerns about costs.

DISCOVER

"I need to find more affordable individual health insurance coverage. There's a lot to learn before the open enrollment deadline."



Explores the employer benefits website and conducts broad searches online.



Online information and tools make initial learning process reasonable to do in a short time.



The information available about healthcare laws and providers is overwhelming.



Notices information about ACA plans in the news, internet and on TV.



This audience is engaged and attentive to information about healthcare in the media.



Many competitors' voices are heard in the media in response to recent changes.



Discusses health insurance with family and friends, and shares common concerns.



Many others are experiencing similar situations, and are eager to share information.



Misinformation is commonly spread via word of mouth and social media.

Initial consideration set is formed and then expanded to explore new options.



RESEARCH

"I need to find out if there are other options that are affordable and offer the benefits I use most often."



Discusses options with friends and family, and seeks their advice.



Opinions of friends and family are a significant influence on the purchase process.



Variations in products by location, eligibility, etc. mean individuals rarely have the same options.



Visits insurer's website and competitors' sites to review plan details and costs.



Despite the complexity of information, comparing plans on key benefits is straightforward.



Terminology is unfamiliar. Customers need to know which healthcare services they utilize most to evaluate coverage options and plans.



Explores government marketplace to learn about subsidies and learns he is not eligible.



Marketplaces have a specific, clear information available.



Subsidy information is confusing, and the customer must leave the website to determine eligibility.



The consideration set is narrowed to 1-2 companies with 2 or more plans each. Decision criteria is determined.

COMPARE

"I need to determine which specific plan has the benefits that I want and that I can afford."



Speaks to an insurer representative to ask questions about costs and coverage.



Personal assistance is a key touch point, and talking with a knowledgeable rep builds confidence.



Good experience with a rep creates positive opinions, and a bad experience will create negative ones.



Returns to the insurer's website to compare specific plan details and doctors in network.



May consider other benefits such as health coaching, nurseline, etc., to find the best value



Obtaining a quote requires a long and complex process of entering personal information.



Seeks online reviews to validate the plans being considered.



Positive sentiment highlights value beyond cost and coverage, such as customer service.



Reviews may or may not be available, and the sentiment is uncertain.

Plan details are assessed and compared to each other. Most questions have been answered.



PURCHASE

"I want to purchase the plan that I have selected. The open enrollment deadline is almost here."



Receives the insurer's welcome packet and accesses online member tools.



This is the first opportunity to communicate with the customer as a new member.



Changes in benefits, costs, doctors, etc., create potential for dissatisfaction.



Enrolls in the selected plan online, and begins to receive communications.



An simple, secure, and fast enrollment process can create positive sentiment before coverage begins.



Pressure to meet the enrollment deadline can introduce external stress.



The purchase and enrollment process is complete. The customer begins utilizing his health insurance and enters the product experience portion of the journey.

CONCLUSION

Opportunities

Caramels danish jujubes powder marshmallow oat cake lemon drops.

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Tactics

Marshmallow lemon drops pie
Jelly-o donut apple pie bear claw
Croissant chocolate bar
Chocolate cake halvah carrot cake
Lemon drops cookie marshmallow

Marshmallow lemon drops pie
Jelly-o donut apple pie bear claw
Croissant chocolate bar
Chocolate cake halvah carrot cake
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Priority

HIGH

MEDIUM

LOW