

DISABILITY INSURANCE: MEMBER ENGAGEMENT

As employer coverage of core medical benefits such as health, dental, vision, disability, etc. declines, these same insurance products are becoming more popular as individual benefits. A provider of disability insurance approached Genius Avenue seeking an infrastructure for providing individual disability insurance through employers or directly to the consumer. The focus was on consumers in their 20s and 30s.

While disability insurance is often not seen as a “core” medical benefit, research shows that for people in their 20s and 30s, disability insurance is every bit as relevant as life insurance. The risk of suffering from disability for a long period of time is surprisingly high.

Need: An enrollment, billing, administration, and engagement infrastructure that empowers the provider in its pursuit of individual benefits consumers.

Genius Avenue developed a custom rater tool that includes 50+ questions, within a **60** day period.

Genius Avenue built an enrollment infrastructure that matched the needs of the disability insurance provider, including custom marketing and enrollment websites.

As the disability provider continues to grow, Genius Avenue is supporting it in yet another way: building engagement among members to grow brand loyalty, educate them about the need for disability insurance and increase the likelihood of re-enrollment following the plan period.

When it comes to disability insurance, re-enrollment is a large challenge. Genius Avenue’s interactive, engaging and highly visual engagement approach and a campaign provided specifically for the disability insurance provider are designed using the latest research into insurance consumer behavior.

- SERVICES PROVIDED:**
- Custom enrollment and marketing website
 - Group builds
 - Administrative services
 - Targeted engagement campaign to increase re-enrollment

RESULTS: The disability company was able to start enrolling members within their target time-frame, and engagement activities started immediately after launch of the infrastructure.

