

Affinity Insurance Digital Marketing:

A STUDY IN SUCCESS



www.seapointdigital.com

2017 Healthcare Open Enrollment Campaign

THE CHALLENGE

The Texas Medical Association is the country's largest state medical society. Most Texas physicians are employed by hospitals and receive health coverage as part of their employee benefits package. However independent physicians needed to obtain their own coverage during the annual open enrollment period which ran from November 1, 2016 to January 31, 2017.

In October, only days before Open Enrollment, we learned that nearly every major health insurer abandoned the Texas individual health insurance market. The remaining insurers eliminated PPOs, or preferred provider organization plans, which were the most popular type of health insurance for TMA members. Regardless of their ability to pay, physicians shopping in the individual market were left with only HMO plans.

Almost all physicians have long-standing relationships with trusted brokers and agents. These agents had access to the same limited set of plans that the TMA Insurance Trust (TMAIT) was offering. With hardly any advance notice of the situation and no competitive product advantage, how could TMAIT pry doctors away from their agents and convince them to buy health insurance from their professional association?

THE SOLUTION

Careful analysis of the situation revealed there was an eligibility exception that would allow some consumers from the individual market to have access to a group PPO plan. If TMA members applied during a limited window of time, they could qualify for waivers that would make the robust and generous PPO plan even more affordable than the limited HMO plan.

Through strategic targeting and thoughtful creative development, we crafted a marketing strategy that took advantage of the upheaval in the Texas marketplace, uniquely positioned TMAIT against its competitors and dramatically increased sales.

We developed an attention-grabbing, highly-targeted marketing campaign using lead generating emails that drove members to their TMAIT agent. Blogs, e-newsletters, digital ads and social media linked to landing pages which also generated calls and requests for follow-up from agents.

RESULTS

Despite the upheavals in the 2017 Texas insurance market, the results of this open enrollment program far surpassed the prior year's results:

- Email click-throughs increased 89.5%
- Website visits increased 48.5%
- New visitors to the site increased 95.6%

RESULTS (CONTINUED)

- There was a 195% increase in site visits coming from social media
- There was a 173.2% increase in landing page views
- Over 600 leads were generated
- Group sales increased almost 800%
- Spend per premium dollar generated = \$.0041
- Marketing Cost as a percentage of TAP = .0041%
- TAP/MC = \$243.29

PRODUCT EMAILS

Research showed physicians were too busy to research the market themselves and prefer to work with an agent. Our email campaign pushed leads to the agent phone center. Although email was the primary source of agent leads, members could also submit a web form and request a callback. For any members who wanted to shop on their own, the site also linked to a 3rd party site where members could compare plans and receive quotes.

PRODUCT EMAIL EXAMPLE:

[Call Us 1-800-880-8181](#)[Click here to view online](#)





Open Enrollment for this PPO option ends 12/15/16.

SPEAK WITH AN ADVISOR TODAY

Don't miss this special opportunity to cover your family with a PPO plan.

Dear Dr. Last,

If you're like many physicians and their families, you may prefer the flexibility, convenience and coverage of a PPO plan without restrictive networks or referrals required. But finding one in the Texas marketplace may be difficult, since many carriers have been consistently eliminating individual PPO plans for 2017 Open Enrollment.



Group PPO plans available for families of solo practitioners.

Working with several insurance carriers, TMA Insurance Trust is now offering another choice. If you're a solo practitioner, with at least two W2 employees on payroll not married to each other, you may qualify for a group PPO plan that can cover your family, as well as your practice.

In fact, even if you do not currently offer group health insurance to your employees, one option allows you to enroll in a group PPO, covering you and your family, without having to pay health-insurance premiums for your employees in your practice. And the good news is: a group PPO plan may end up costing less in monthly premiums than an individual HMO.

Learn more about this special PPO option for solo practitioners

The policy you want. The hassle you don't.

Our licensed advisors can help alleviate the stress of finding the right plan for your family. They understand the complex health insurance market — the myriad of variables, underwriting criteria, price structures and benefit levels. And as advocates for Texas physicians, they're standing by to guide you through changes in the market, helping you secure a quality, affordable plan that meets your family's needs and your high standards.

This PPO option has a deadline!

Please call us immediately to find out if you qualify for this group PPO option. You must enroll in this special option before the December 15th deadline to obtain group coverage for you and your family. This option is also available to employees in your practice but it's not necessary for you to provide coverage for employees to enroll your family.

Make the Right Choices During Open Enrollment

**Call 800-880-8181
or Click Here**

for a Personalized Consultation



TMA Insurance Trust
401 W. 15th St., Suite 600
Austin, TX 78701 USA



You received this email because you are subscribed to emails from TMA Insurance Trust.

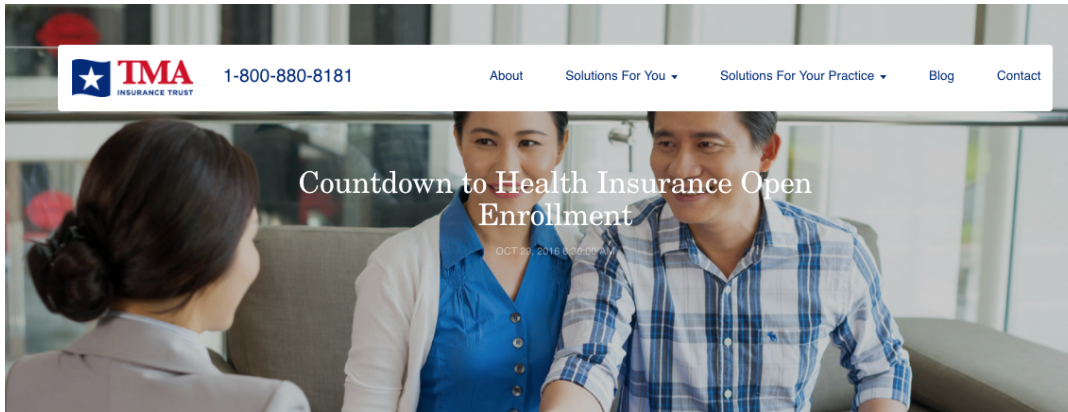
Update your [email preferences](#) to choose the types of emails you receive. [Unsubscribe from all future emails](#)

TMAIT INSIGHTS BLOG:

Weekly blog posts served several key functions:

- 1) educate all members on their group and individual health insurance options through TMAIT's member insurance agency;
- 2) promote a special enrollment option that allowed some practice owners to enroll in a PPO plan that was no longer available in the broad market; and
- 3) create an ongoing stream of tailored content to draw members to TMAIT's site and phone center.

TMAIT INSIGHTS BLOG - EXAMPLE:



In just a matter of days, it will be November 1st, the beginning of Open Enrollment for health insurance for members and their families, as well as practice staff. For many physicians, this is a time of frustration, but TMA Insurance Trust is here to make it easier.

The unfortunate truth is that in 2017, shopping for health insurance is more challenging than ever. PPO plans in the individual market no longer exist. Several carriers have left the state. In fact, you may have already received notification that your policy has been cancelled for 2017. Even if you have an HMO, it is possible that rate hikes will be extreme; possibly as much as 40% above last year.

TMA Insurance Trust knows that physicians understand the value of excellent health coverage, and we strive to provide the best plans available. Since we anticipated that the lack of quality options would be frustrating for our members, we have stayed on top of the market, researched the options and are standing by to assist members through the process. Whatever your needs are for health insurance, we can help you find what works.

Have questions about your insurance needs?

We're here to help. Call or click today

800-880-8181 7:30 – 5:30 CST Monday – Friday

Coverage For Solo Practitioners

If you are a physician in a solo practice, we have good news. If you are a solo practitioner with at least two employees on payroll that are not married to each other, our advisors may be able to help you qualify for a group plan with PPO benefits. This can be helpful for physicians who are seeking individual coverage, or are looking for coverage for staff who will pay their own premiums. We anticipate that group PPO premiums will cost less than certain individual HMO premiums, so it is definitely worth contacting us to see if this plan works for your situation.

Coverage for Families

If you are looking for coverage for your family, please reach out; TMA members can receive a personal, customized quote for health insurance coverage. Remember, insurance services from TMA Insurance Trust are a complimentary benefit of your TMA membership. Our team of advisors are exclusively endorsed by the TMA, and we are proud to have served Texas physicians for decades.

TMAIT INSIGHTS BLOG - EXAMPLE: (CONTINUED)

Coverage for Medical Practices

Our licensed advisors can help you find the right health insurance coverage for your practice staff. Although PPOs are no longer available in the individual market, they are available as group coverage for medical practices. Our team of advisors can not only help you find a suitable plan, but we take care of your needs while you have the policy. We ensure that your staff receives the insurance materials they'll need, and we follow up to make sure premium statements are received and paid in a timely manner.

Act Now To Find the Right Coverage for You

Before the November 1st rush begins, take a moment and schedule a phone call with a TMA Insurance Trust advisor. Together, we will discuss your current situation. At that point, we can show side-by-side plan comparisons and alternatives that will work for you.

There are several ways you can contact TMA Insurance Trust:

- Call to speak with a knowledgeable open enrollment health insurance advisor.
- Send a request to have someone call you to schedule an appointment.
- Visit our website 24/7 to receive a quote or enroll online

We know your time is very limited, so please be aware that as you prepare for your conversation with an advisor, you will need the following information:

- For each family member who will be insured: the home zip code, county of residence, and date of birth.
- Your current monthly premium paid.

At TMA Insurance Trust, we pride ourselves on providing you with superior service in a timely fashion. You should not have to spend your valuable time sorting through health insurance plans at this busy time of year. Happily, you can delegate that task. Contact us now: our goal is to provide you with quality coverage at the most affordable rate available.



For over 60 years, TMA Insurance Trust advisors have been serving Texas physicians, their families and staff. TMA Insurance Trust prides itself on offering unbiased information and strategies to members on a range of the highest-rated plans in the industry.

Want to speak to an advisor? Complete the form below and we will reach out shortly.

First Name	Last Name
<input type="text" value="Gretchen"/>	<input type="text" value="Halverson"/>
Phone Number <input type="text"/>	
Email <input type="text" value="gretchen@seapointdig.com"/>	

We'll Reach Out Shortly

TMAIT INSIGHTS BLOG - EXAMPLE 2:



Providing your medical staff with health insurance benefits is becoming increasingly expensive. Because of this cost, some business owners have made the uncomfortable choice to not offer health benefits to their employees. In a medical practice, however, the choice to not offer health coverage comes with hidden costs.

Your Employees Value Health Coverage

According to Glassdoor's 2015 Employment Confidence Survey, [40%](#) of employees would rather have health insurance than a pay raise. Because of the strong desire for health coverage among employees, it's important to weigh the value of this benefit. Will you attract the best employees without offering this coverage? Will you be able to retain your staff, or will your team members depart as soon as they've found a better benefits package?

Health Coverage and Productivity

Consider the effects of health insurance on employee productivity. When your employees begin to feel ill, they are much more likely to push through it if they do not have health coverage. When they forego treatment, their health problems may get worse, leading to more serious issues and more absent days. Additionally, sick employees who come to work can potentially cause their coworkers to get sick. This can lead to more lost time and decreased productivity. It's easy to see why adequate health coverage leads to a healthier and more productive staff.

[Have questions about your insurance needs?](#)

[We're here to help. Call or click today](#)

[800-880-8181 7:30 – 5:30 CST Monday – Friday](#)

Most practice owners see the value in health insurance for their staff, and want to provide excellent benefits. But with premium costs rising every year with no end in sight, what will you as a practice owner do to ensure you're offering the best coverage to your staff at the most competitive rate for your business?

Insurance benefits packages are complicated; for each team member, there are multiple options and factors to contemplate. Because there are so many 'moving parts' to consider when creating the right group insurance package, it makes sense to enlist the help of a health insurance advisor. Indeed, the easiest way to find the right plan for your practice is to contact an insurance advisor who is deeply knowledgeable about the many changes to the 2017 health insurance marketplace in Texas.

TMAIT INSIGHTS BLOG - EXAMPLE 2: (CONTINUED)

Health Insurance Benefits without the Hassle

Setting up an employee health insurance program for 2017 may seem daunting, but with TMA Insurance Trust in your corner, it won't be a hassle. We're ready to take the burden off your shoulders so you can get back to doing what you do best - running your practice.

Speak to a TMA Insurance Trust Advisor

Call 800-880-8181 or [Click Here](#)



For over 60 years, TMA Insurance Trust advisors have been serving Texas physicians, their families and staff. TMA Insurance Trust prides itself on offering unbiased information and strategies to members on a range of the highest-rated plans in the industry.

Want to speak to an advisor? Complete the form below and we will reach out shortly.

First Name

Last Name

Gretchen

Halverson

Phone Number

Email

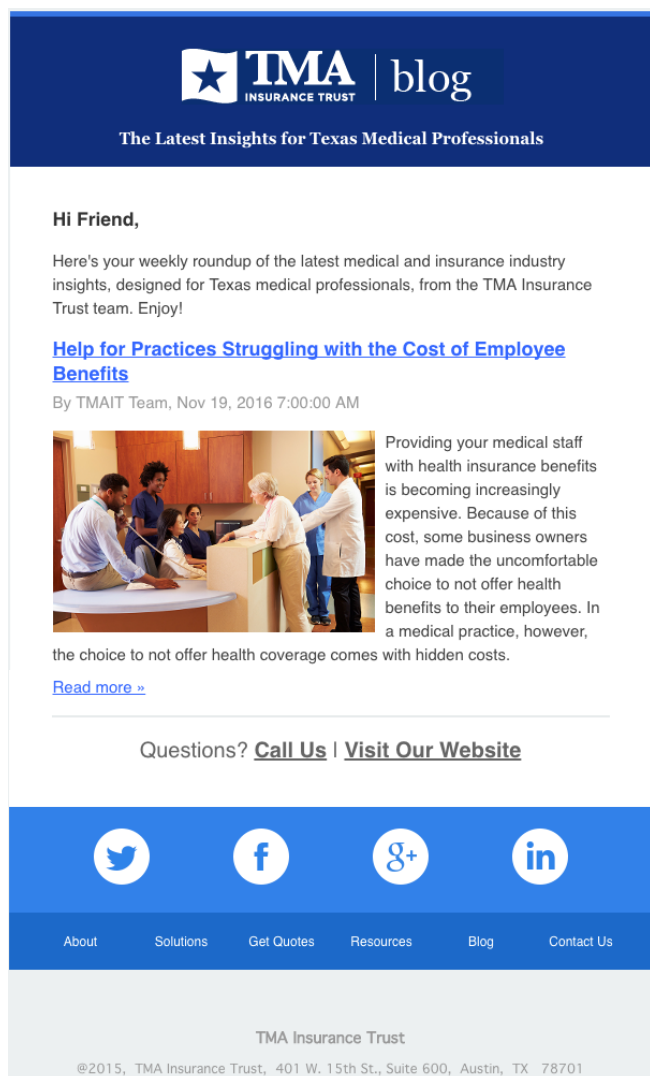
gretchen@seapointdig.com

We'll Reach Out Shortly

BLOG NOTIFICATION EMAILS:

TMA members who subscribe to the TMAIT Insights blog receive a weekly notification email about new content that has been posted. During the open enrollment campaign, the blog notifications helped time-crunched physicians stay up to date with notices about exclusive offers and impending enrollment deadlines.


BLOG NOTIFICATION EMAIL EXAMPLE:




E-NEWSLETTER:

The TMAIT Monthly Digest presented the collection of the blog posts for the month as well as other special topics of interest to physicians. The e-newsletter, sent to all members, provided additional opportunities for members to respond and became a primary source of leads for agents.

E-NEWSLETTER EXAMPLE:


Insight DigestJanuary 2017



Stressed Out About Being Closed Out of Open Enrollment?

The window of opportunity for taking advantage of the Affordable Care Act's annual open enrollment period is about to close. Are you still looking for the best coverage for your family or practice?


[READ MORE](#)



Are You Getting the Most From Your Membership?

Many members of the Texas Medical Association join for one reason, and only take advantage of that one benefit of membership. However, many do not realize all the other benefits available to them as members. Are you missing out on these benefits?

[READ MORE](#)



What Will I do if I Miss Open Enrollment?

Some physicians may miss the open enrollment deadline. If this happens to you, does it mean that you won't be able to have health coverage until next year?

[READ MORE](#)



Employee Health Plan Renewals: Will You Pay Too Much?

Does your practice have a group policy renewal this year? When you receive renewal paperwork, you may find alarming premium increases and other plan changes.

[READ MORE](#)

Make the Right Choices During Open Enrollment

Call 800-880-8181
or Click Here
for a Personalized Consultation





A Word from KevinMD

7 for '17: New Year's Resolutions for Health Care Professionals

Are you looking to make some concrete changes in 2017? Here are some great suggestions to consider.

[READ MORE](#)

Auto & Home Insurance

Protection for what matters most in life.

[→](#)



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Thank you for your interest in TMA Insurance Trust. You can [stop receiving this newsletter](#) or [change your email settings](#).

TMA Insurance Trust

@2015, TMA Insurance Trust, 401 W. 15th St., Suite 600, Austin, TX 78701

LANDING PAGES:

Members who clicked on digital advertising or read content from the e-newsletter or blog were sent to corresponding landing pages. The landing pages provided two options for response, call now and speak to an agent or complete a form for agent follow up. Although the phone was the primary response vehicle, there was also a 173% increase in traffic to landing pages.

LANDING PAGE EXAMPLE:



November 1st is the beginning of Health Insurance Open Enrollment for members, their families and staff. Members should plan ahead and schedule a call with a TMA Insurance Trust advisor to avoid any lapse in coverage. We are working closely with our carriers to ensure that TMA members have access to plans and options that meet their needs.

TMA Insurance Trust is a full service insurance agency. For over 60 years, our advisors have been serving Texas physicians, their families and staff. TMA Insurance Trust wants to help protect what is most important to you. We are here to be your partner every step of the way.

Call 800-880-8181, 7:30 AM - 5:30 PM CST, Monday - Friday to discuss your needs with one of our licensed insurance advisors. Or provide your contact information so a complimentary consultation can be scheduled.



We were created and are exclusively endorsed by the Texas Medical Association

Speak with a TMA Insurance Trust Advisor:

First Name*

Last Name*

Birth Month* Birth Date* Birth Year*

- Please Select - - Please Select - - Please Select -

Email*

Phone Number*

Product*

SUBMIT

RETARGETING ADS:

Research shows that due to the interruptions and time pressures in a physician's life, they do not tend to act immediately on marketing messages. Therefore we created retargeting ads to drive members who had previously visited the site back to complete the action.

RETARGETING AD EXAMPLES:

320 x 50



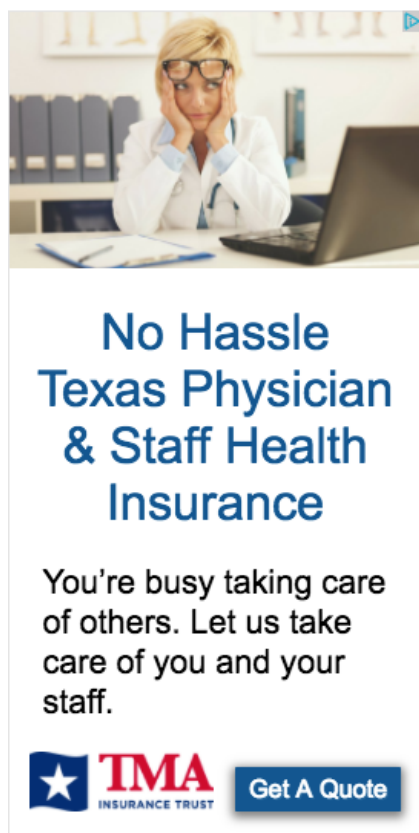
468 x 60



970 x 90



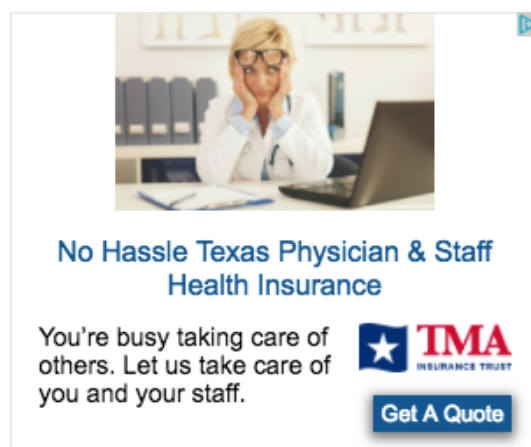
300 x 600



300 x 250



336 x 280



120 x 600



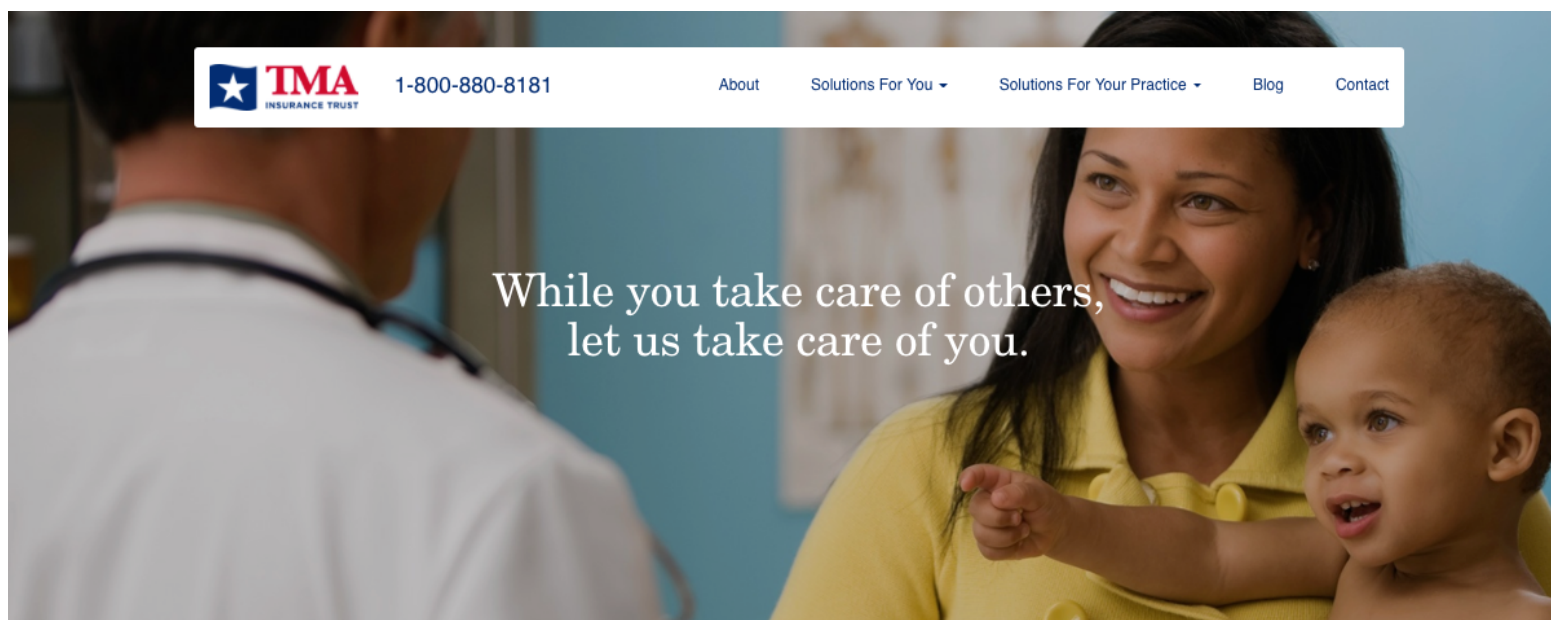
160 x 600



HOME PAGE BANNER:

Open enrollment consists of a series of deadlines. From the start of the campaign through its conclusion, home page banners alerted TMA members to which phase of open enrollment was currently underway and provided them a direct link from the home page to the TMAIT agents who were standing by to enroll them.

HOME PAGE EXAMPLE:



Open Enrollment has begun

● ● ● ● ● **CLICK HERE** ● ● ● ● ●

to speak with an advisor

*We can help you get the coverage that's right
for you and your practice.*

SOCIAL MEDIA:

Many members, especially residents and medical students, are active on social media. Over 270 messages were posted in every major social media platform during the campaign. Social ads were also created. The open enrollment social campaign resulted in a 195% increase in visits to the site.

SOCIAL MEDIA EXAMPLES:

facebook



twitter



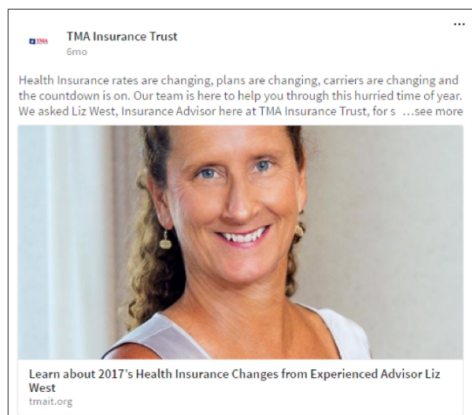
Google+



Instagram



LinkedIn



NEED HELP WITH YOUR AFFINITY MARKETING STRATEGY?

We're ready to help.

Reach out to our CEO personally.

Bill Cutrer

207-200-1637

bill@seapointdig.com

LinkedIn: [linkedin.com/in/billcutrer](https://www.linkedin.com/in/billcutrer)

Twitter: twitter.com/Cutrer