



# An External Education Campaign: Changing the Conversation

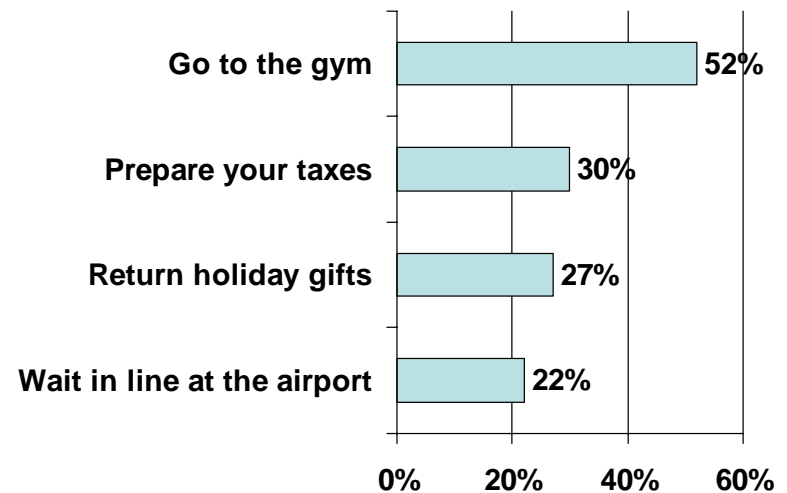
A roadmap for creating informed health care customers-moving towards a culture of health

Submitted by: Sheila McCormick, CIGNA University

## There is a significant need for simpler and more engaging education and information

Reading up on health insurance terminology is currently so unpleasant and/or difficult that half of American adults would rather go to the gym, and three in ten would rather prepare their taxes.

Question: “Which of the following would you rather do than read up on health insurance terminology?”



Source: eHealthInsurance survey of 1,010 adults 18+, November 2007

## **Only 52% of customers with insurance say they understand their insurance coverage; and fewer than 1 in 10 customers are confident they understand their coverage well**

- Only 8% indicate they feel certain they understand everything they need to know.
- Medicare enrollees are more likely to say they understand their insurance compared to those with commercial insurance and Medicaid enrollees.
- Average levels of understanding increase with age, starting low among Gen Y customers (55 on the 100-point scale) and rising to 73 among seniors.

Source: Deloitte Center for Health Solutions, 2008 Survey of Health Care customers N= 3,031 adults 18+

## **What We've Learned So Far**

**There is a real need for education—individuals want to learn and are actively searching for education**

- 88% of viewers accessed the “know stuff” page on CIGNA’s new website: [itstimetofeelbetter.com](http://itstimetofeelbetter.com)
- 74% of viewers that accessed “know stuff” took a least one course

**People like the courses and find them valuable**

- They rate the courses (4.18/5.0)
- Courses have positive impact on CIGNA brand image (4.1/5.0)

## **External Education Objectives**

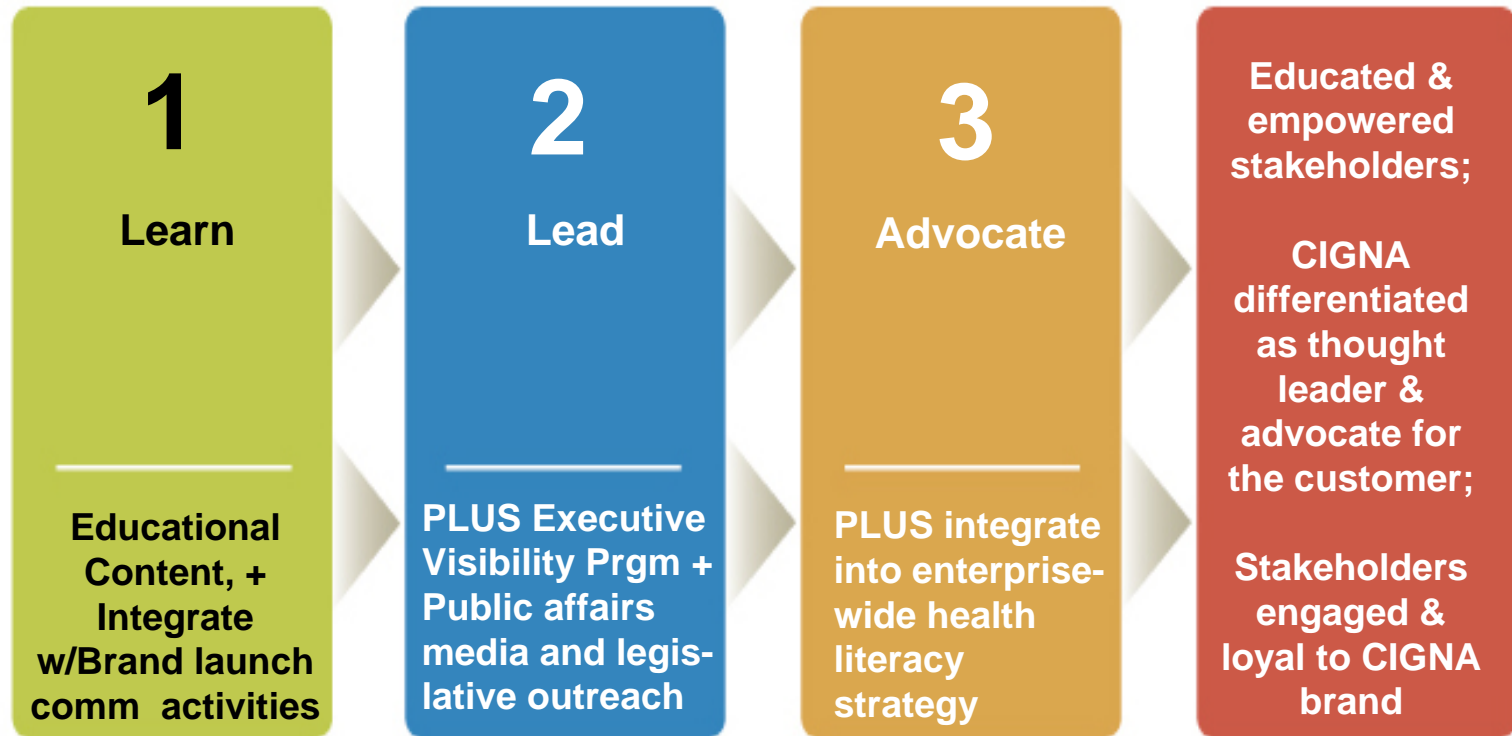
Create educated stakeholders that possess the necessary knowledge and understanding to make informed decisions and that are more receptive to CIGNA's messages and market pressures.

Position CIGNA as a leader and an advocate for the customer. Fostering goodwill and improved corporate reputation.

Support brand strategy and launch efforts.

## Our Vision: Create Empowered Healthcare customers via Education, Thought Leadership and Engagement

*Integrate and leverage ongoing initiatives to support the movement of the individual from a passive role to an informed and active participant*



<b>Corporate Strategy</b>	To maximize the individual's active participation in their health, well being and security							
<b>CU Strategic Focus</b>	To make helpful information easy to obtain and <i>understand</i> ; <i>Provide context for all stakeholders: Guide the understanding and foundational knowledge necessary for strategy to evolve</i>							
<b>Key Stakeholders</b>	<b>Consumer</b>	<b>Provider</b>	<b>Employer</b>	<b>Producer</b>	<b>CIGNA Sales</b>	<b>CIGNA Employees</b>	<b>Gov't / Advocacy</b>	<b>Media</b>
<b>What Does Success for CU Look Like?</b>	Consumers are informed and understand:	Provider understands:	Employer understands:	Producer understands:	Sales understands:	Employee understands:	Gov't understands:	Media understands:
<b>What Do We Want Each Stakeholder to Know and Believe?</b>	<ul style="list-style-type: none"> <li>How health insurance works and its role in the broader HC system</li> <li>Basic terminology and product types</li> <li>Current HC issues and trends</li> <li>HC legislation</li> <li>Consumerism concepts</li> <li>The role of each stakeholder in HC</li> <li>CIGNA value propositions</li> <li>Believes CIGNA is by my side helping me make the best decisions for me and my family</li> </ul>	<ul style="list-style-type: none"> <li>Current HC issues and trends</li> <li>HC legislation</li> <li>Consumerism concepts</li> <li>The business of HC</li> <li>Believes CIGNA is by my side as a valued partner seeking solutions to improve quality, cost and access to care</li> </ul>	<ul style="list-style-type: none"> <li>How different health plans work and the differences between plan types</li> <li>Current HC issues and trends</li> <li>HC legislation</li> <li>Consumerism concepts</li> <li>CIGNA value propositions</li> <li>The business of HC</li> <li>Where to find the info they need to succeed</li> <li>Believes CIGNA is by my side as a business partner that cares about the health of my people and the health of my business</li> </ul>	<ul style="list-style-type: none"> <li>How different health plans work</li> <li>Current HC issues and trends</li> <li>HC legislation</li> <li>Consumerism concepts</li> <li>CIGNA value propositions</li> <li>How different plans meet different needs</li> <li>Where to find the info they need to succeed</li> <li>Believes CIGNA is by my side and cares about me, my business and my clients</li> </ul>	<ul style="list-style-type: none"> <li>Our health services value prop</li> <li>How different health plans work</li> <li>Current HC issues and trends</li> <li>HC legislation</li> <li>Our 2008 strategic focus</li> <li>What's important to consumers</li> <li>Where to find the info they need to succeed</li> <li>Believes CIGNA is by my side as I work to expand the distribution of our offerings</li> </ul>	<ul style="list-style-type: none"> <li>Our health services value prop</li> <li>How different health plans work</li> <li>Current HC issues and trends</li> <li>HC legislation</li> <li>Our strategic focus</li> <li>What consumer engagement means to them and the role they play</li> <li>The role of each stakeholder in HC</li> <li>Believes CIGNA is by my side as we change HC together</li> </ul>	<ul style="list-style-type: none"> <li>CIGNA's value prop</li> <li>CIGNA's position on HC policy</li> <li>Current HC issues and trends</li> <li>Consumerism concepts</li> <li>Our strategic focus</li> <li>The role of each stakeholder in HC</li> <li>Where to find the info they need to succeed</li> <li>Believes CIGNA is by my side working to bring all stakeholders together to create solutions for HC reform</li> </ul>	<ul style="list-style-type: none"> <li>CIGNA's value prop</li> <li>CIGNA's position on HC policy</li> <li>Consumerism concepts</li> <li>How health insurance works and its role in the broader HC system</li> <li>Our strategic focus</li> <li>The role of each stakeholder in HC</li> <li>How to find the information they need</li> <li>Believes CIGNA is a HC leader and an advocate for the consumer</li> </ul>
<b>Educational Programming</b>	<ul style="list-style-type: none"> <li>HC101</li> <li>HC102</li> <li>HC103</li> <li>HC104</li> </ul>	<ul style="list-style-type: none"> <li><b>HC101</b></li> <li>HC102</li> <li>HC103</li> <li>HC104</li> </ul>	<ul style="list-style-type: none"> <li><b>HC101</b></li> <li><b>HC102</b></li> <li><b>HC103</b></li> <li>HC104</li> </ul>	<ul style="list-style-type: none"> <li>HC101</li> <li>HC102</li> <li><b>HC103</b></li> <li>HC104</li> </ul>	<ul style="list-style-type: none"> <li>HC101</li> <li>HC102</li> <li><b>HC103</b></li> <li>HC104</li> </ul>	<ul style="list-style-type: none"> <li>HC101</li> <li>HC102</li> <li><b>HC103</b></li> <li>HC104</li> </ul>	<ul style="list-style-type: none"> <li>HC101</li> <li><b>HC102</b></li> <li>HC103</li> <li>HC104</li> </ul>	<ul style="list-style-type: none"> <li>HC101</li> <li>HC102</li> <li>HC103</li> <li>HC104</li> </ul>

## **2008 Educational Programming**

***Build the foundational knowledge necessary for the strategy to evolve***

### **HC101:**

***Back to the Basics* - How Health Insurance Works and What You Need to Know**

### **HC102:**

***What's the Plan?* - Engaging and interactive discussion of plan types**

### **HC103:**

***Take Action Now:* - Health policy overview. Addresses key issues and compares Democratic and Republican plans**

## ***Alpha Development of Interactive Online Learning Initiative: Introduction to Modules***



## ***Alpha Development of Customer Education Module 1: Several steps “into” the first module, “Back to Basics” (where the user is learning about the history of health care)***



The screenshot shows a web interface for an interactive module. At the top, a navigation bar includes a home icon and the text "Home > Back to Basics > A trip to the". Below this, the title "A Brief History of Health Insurance" is centered. The main content area features a virtual museum exhibit. A central silhouette of a person stands on a blue platform, flanked by four black pillars connected by a red rope. The pillars are labeled "1960s", "1970s", "1980s - 1999", and "Present Day". Above each pillar is a framed image: a portrait of a man, a portrait of a man in a suit, a stack of red dollar bills with a dollar sign, and a photo of a doctor talking to a patient. Below the exhibit is a navigation bar with four numbered buttons (1, 2, 3, 4) and left and right arrows. At the bottom, there is a paragraph of text and a footer with "Audio", "Captions", and "Interactive Glossary" links.

Home > Back to Basics > A trip to the

### A Brief History of Health Insurance

1960s 1970s 1980s - 1999 Present Day

1 2 3 4

Today, most Americans get their health insurance through their employers as part of a "benefits package." But it used to be that people paid for their own health care using the fee-for-service model. Just like when you visit a mechanic, you pay them for the work they do on your car. Health care used to work this way, too. Employee-sponsored health care didn't start up until the early 1900s, and then it took off in the 1940s and 1950s. At the same time, advances in modern medicine helped to double the cost of medical care. Where would these trends lead? To learn more about the evolution of health insurance in the United States, click your avatar and "walk" along the timeline.

Audio Captions Interactive Glossary

# **Getting the word out**

PR, communications & viral marketing

# CIGNA University Toolkit

## CONTENTS:

- Tips for leveraging the programs
- E-mail teaser
- Sell sheets for Sales and customers
- Access instructions
- Article for employer newsletters
- Slide presentation
- Three 15-minute courses
- 2-minute promotional message

– **COMING WEEK OF 10/13/08**



## Getting the word out – external targets

*Target media and marketing efforts towards two primary groups:*

- **Customers** – Individual CIGNA members/non-members, customer advocacy groups
- **Business** – Employers, CIGNA employees, health care professionals, government, media

## Getting the Word Out:

### *Offer Reasons to Visit -Need a “Hook” to Engage*


- Create game-based learning contest
  - *Content*: Key words (health care definitions)
  - *Content*: “Inside tips” (navigating the system, improving health and reducing OOP costs)
  - Resides on the [www.itstimetofeelbetter.com](http://www.itstimetofeelbetter.com)
  - Drive customers to site to
- Offer incentive to participate
  - Partner with CIGNA Civic Affairs to offer donation that aligns with strategy
    - Selected charity is Water for People  
[www.waterforpeople.org](http://www.waterforpeople.org)

## Alpha development of game module

Resides on sub-page in front of [www.itstimetofeelbetter.com](http://www.itstimetofeelbetter.com)

FAQ | Learn More About Your Health | Visit Water for People | Totals | About CIGNA

Every time you play, we make a donation that brings water to the developing world.



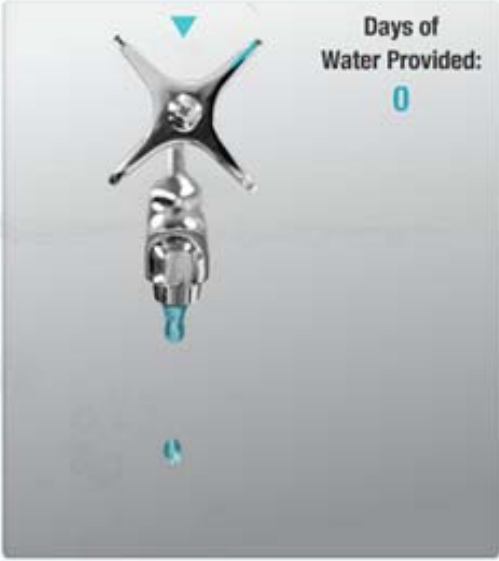
► Pick an answer to begin collecting water.  
The yolk of an egg contains 213 milligrams of cholesterol. What is the maximum daily recommended allowance for cholesterol?

300 milligrams

100 milligrams


600 milligrams


Days of Water Provided: 0



At CIGNA, we recognize clean water as essential to good health. So we've teamed up with Water For People to provide a sustainable supply of clean water to five schools in India, which will protect the health and educational futures of thousands of students.

By playing this game – and learning a little about your own health in the process – you can help make that contribution happen. Three correct answers will provide a day's worth of clean water for a student. And because of Water For People's commitment to sustainability and local control, your contribution continues year after year.

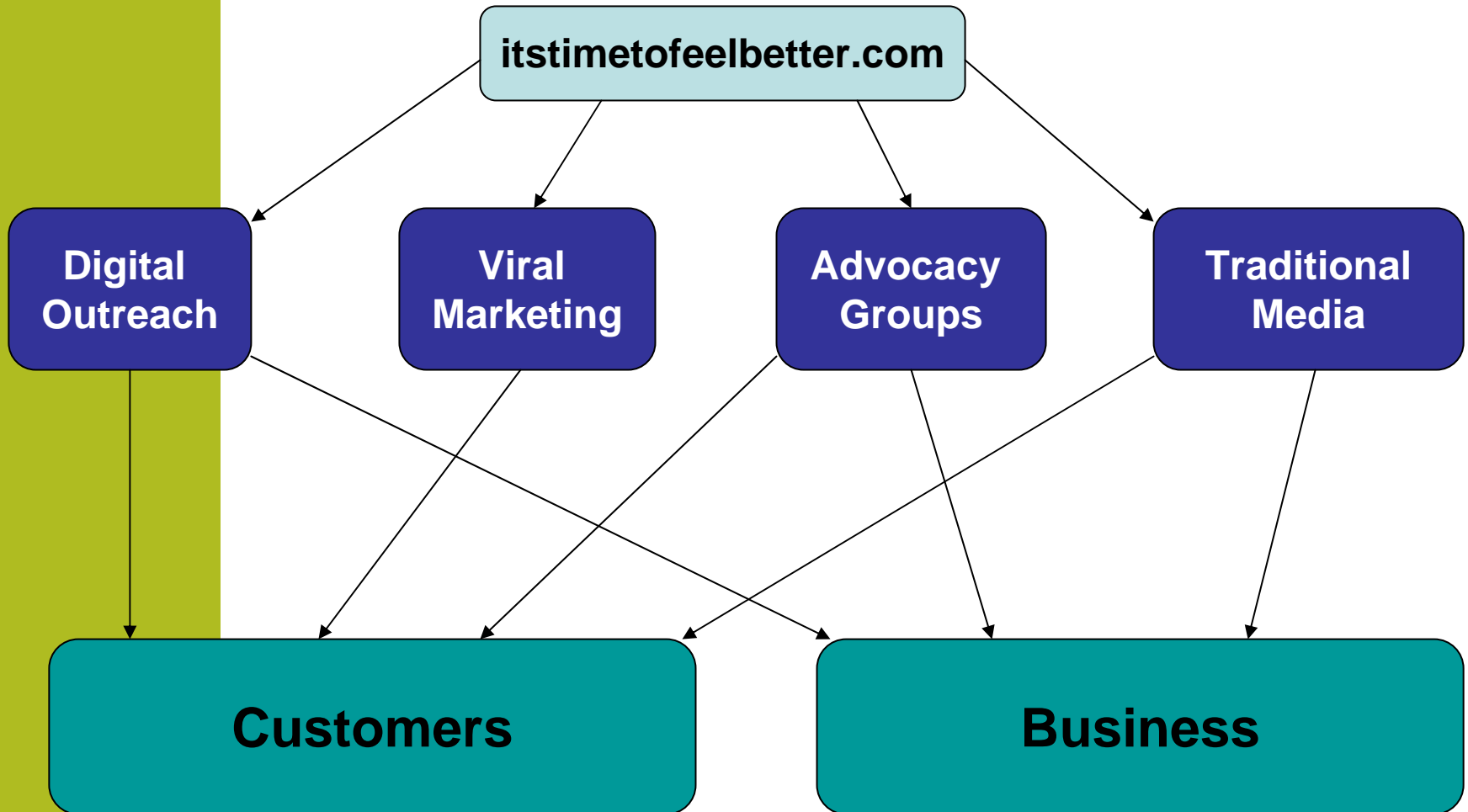
Click here to donate more to Water for People 

Click here for free courses about your health care 

Total days of water provided since site launch: 11,534

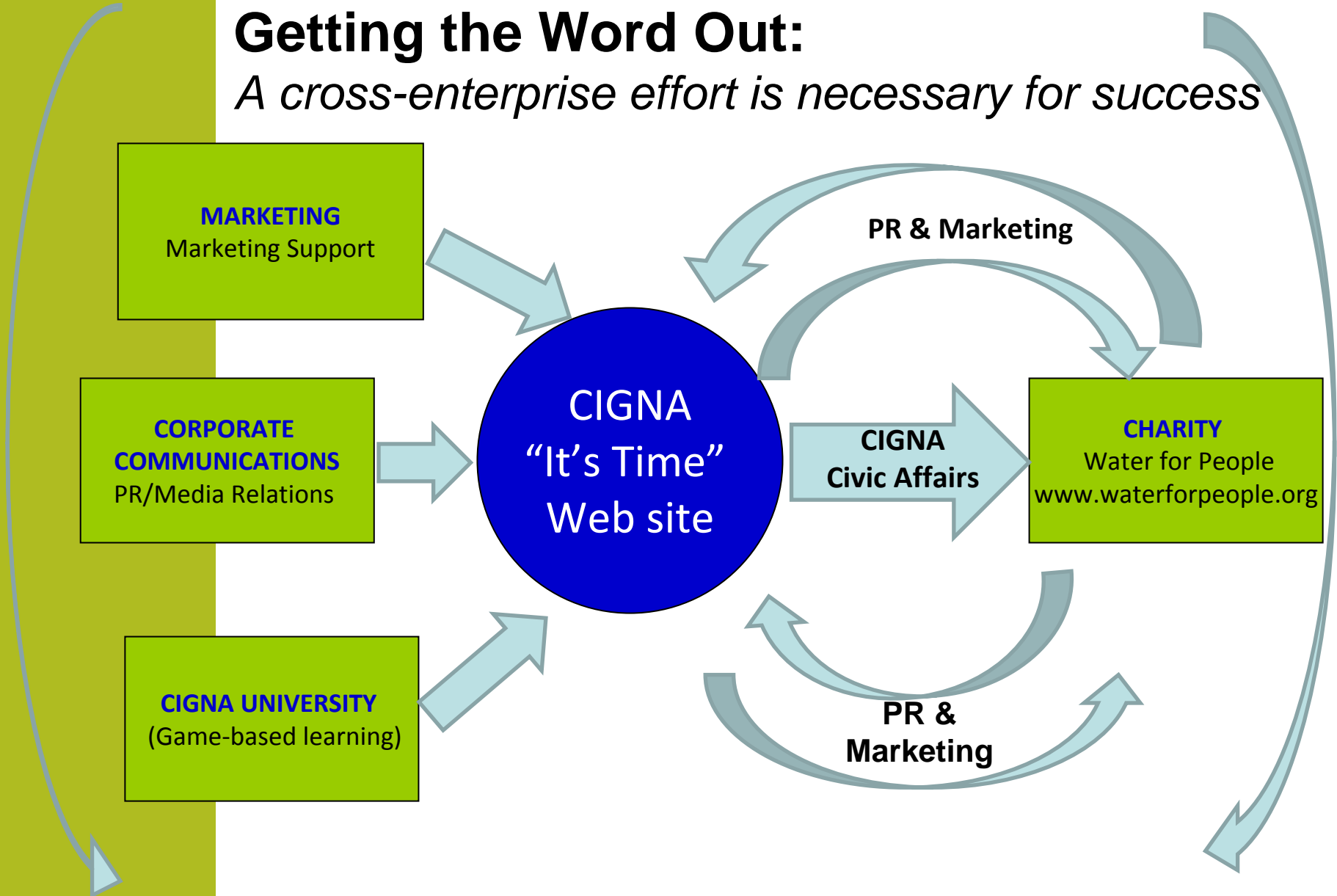
[Click Here](#) for more Information.

## Getting the Word Out: *PR/Media & Viral Marketing Strategic Overview*

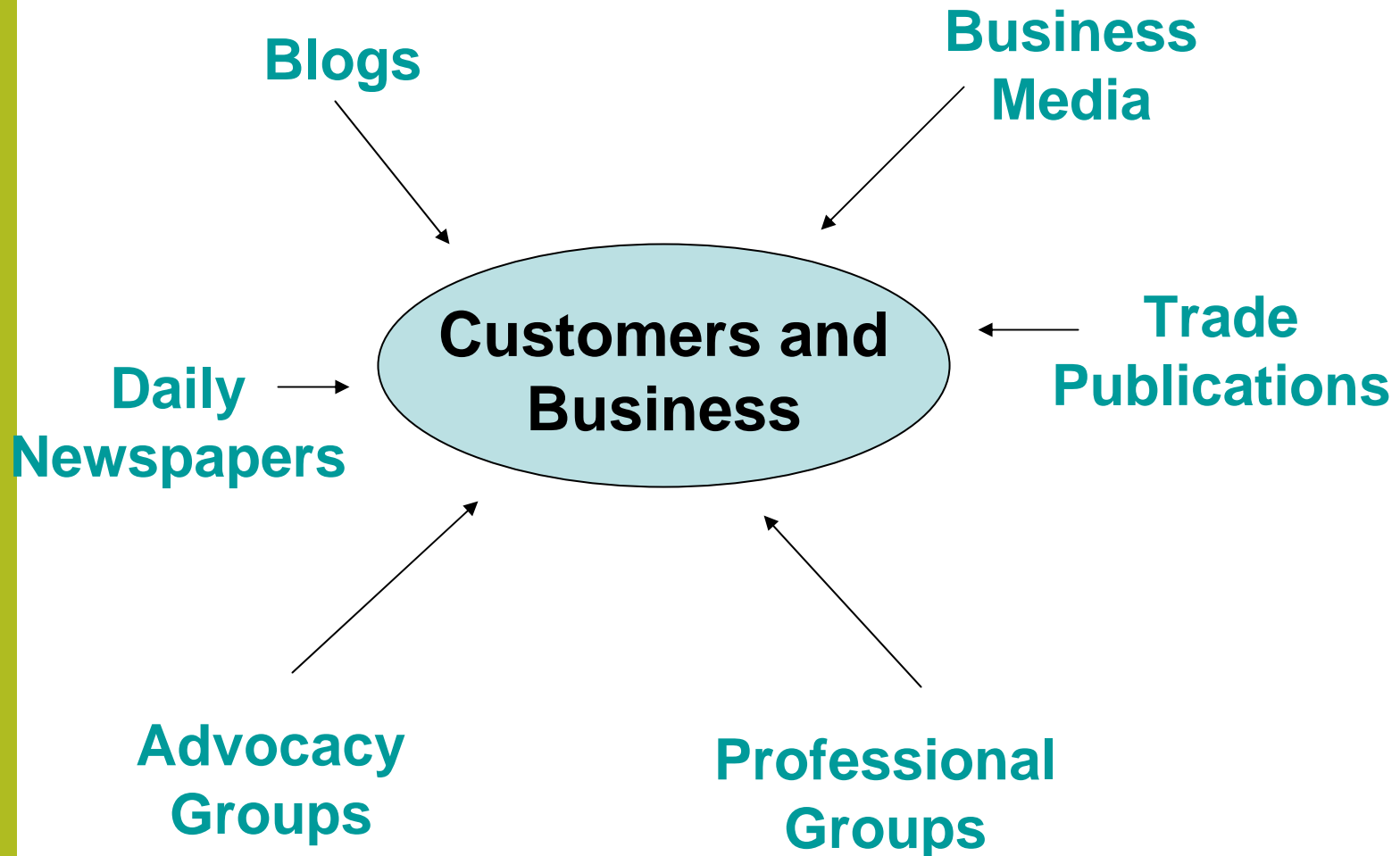


## Getting the Word Out:

*A cross-enterprise effort is necessary for success*



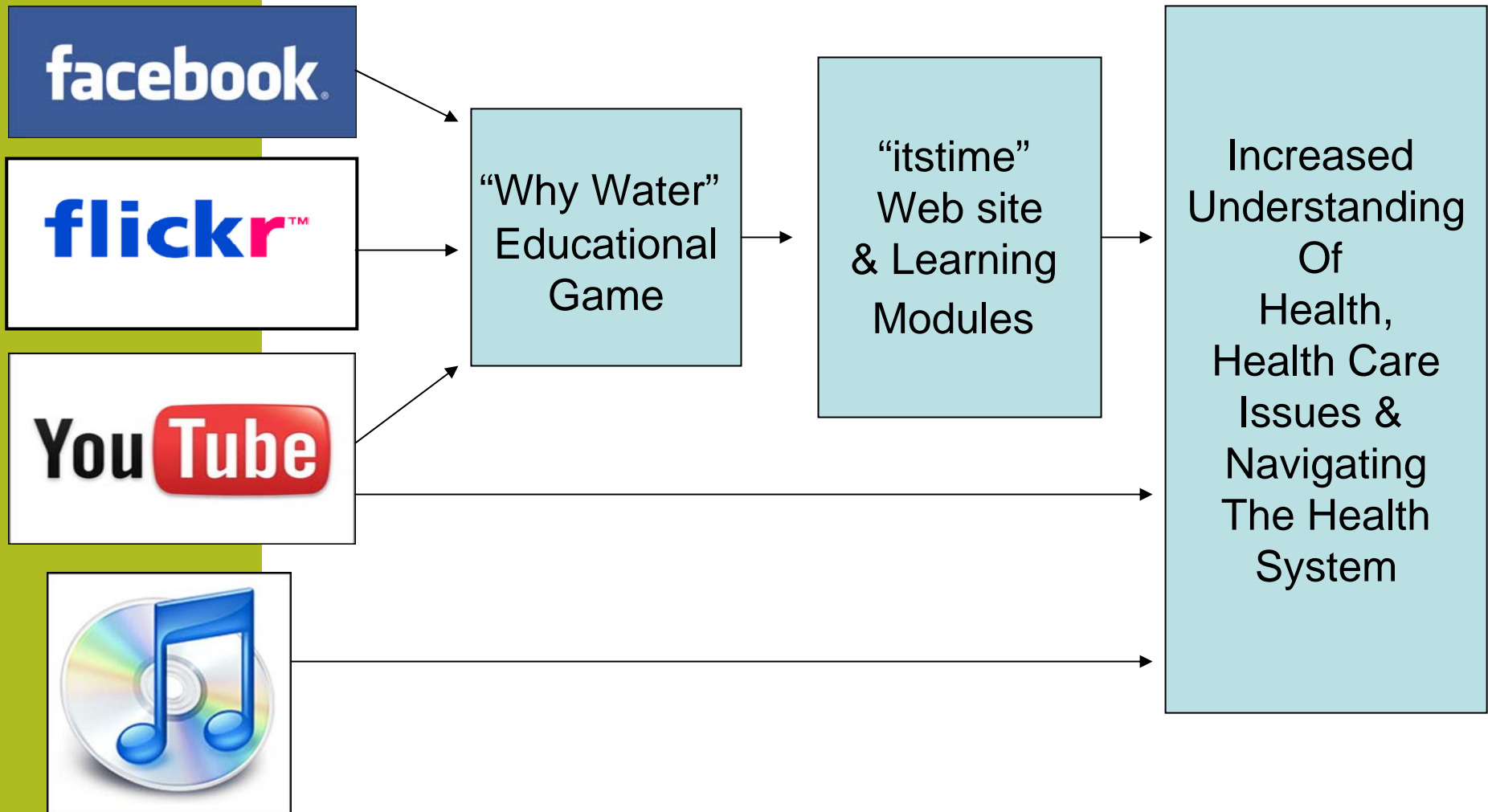
## Getting the Word Out: *Driving Awareness & Participation*



# CIGNA and Healthcare Reform

## Work is Already Underway:

Integrated Education, PR, Viral Marketing Plan



# **Go live 10.1.08**

Courses available today at:  
[itstimetofeelbetter.com/knowstuff](http://itstimetofeelbetter.com/knowstuff)