

MARKETING TO MEDICARE AGE-INS

THE TIME IS NOW TO CAPTURE PATIENTS OUTSIDE OF AEP

Medicare marketers put a great deal of effort into the Annual Enrollment Period (AEP), and rightly so. It is, after all, historically thought to be the “prime time” to capture the bulk of patient share. But just because the AEP has passed doesn’t mean medical groups can take a vacation from attracting patients until next October. In fact, savvy Medicare marketers present their options and benefits year-round in a quest to attract their share of the nearly 10,000 Americans turning 65 every day.

Most compelling: once they become your patients, they are very unlikely to switch unless there is a disruption.

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According to Deft Research, switching is down 40 percent since 2015, with only about 14 percent of seniors actively shopping during AEP in 2017. The reason for the drop in switching plans is that, unless they’ve experienced frustration with their coverage or treatment, patients largely view

most plans as equal. CMS has done a good job of making it a level playing field for Medicare plans. For most, premiums and networks are holding steady. When seniors see their coverage will stay the same, they choose not to shop. In 2018, Deft anticipates another low shopping and switching year. So, gaining patients when they age into Medicare could mean a long-valued relationship with your medical group. And, some medical groups are now reporting more patient growth in this special enrollment period than during AEP.

THE MESSAGE

Marketing to the soon-to-be-65 crowd starts with understanding the patient’s path to purchase and building relationships that can be nurtured throughout the buying journey. Relationships begin by educating the consumer, not selling to him or her. According to Deft Research, those nearing Medicare eligibility understand for the most part how insurance works – deductibles, premiums, etc. But they need to be educated about out-of-pocket costs, coverage options, the availability and benefits of Medicare Advantage and supplement

tal coverage compared to original Medicare, and how choosing your medical group might affect their coverage. They also need to understand and be educated on what unique benefits they will receive if they choose you as their provider. Lastly, as their trusted provider, you can help guide and educate your patients and future patients on how their Medicare plan may affect any chronic conditions they have.

To reach those aging into Medicare, promotions should focus on information and education – blogs, content, influencer resources, etc. Provide them with materials that not only highlight your benefits but also give an overview of things to think about when enrolling in Medicare. Disseminating trustworthy information increases the number of potential patients and lays the groundwork for profitable relationships. Studies show the higher their “Medicare literacy,” the more likely someone is to both enroll when eligible and to opt for Medicare Advantage over original Medicare.

THE MEDIA

While direct mail still generates the bulk of the leads for Medicare sales teams, organizations that go to market without a sophisticated, comprehensive, digital strategy do so at their own peril. Consider that daily Internet usage among Americans aged 70 to 87 is 61 percent; among those 60 to 69 it jumps to 76 percent; and for those 51 to 59 it rises to 83 percent. The trend is clear and the takeaway is obvious – digital is a must. Those turning 65 are online, and they are looking for and dis-

cussing healthcare options digitally – to the tune of 84.9 percent, according to Pew Research. Medicare marketing needs to be there and part of the conversation, too.

While direct mail and direct response television advertising will continue to generate voluminous and valuable leads, digital’s growing influence calls for an integrated, multi-channel marketing approach to Medicare marketing. Optimized web copy that ranks high

in search results, a robust social media presence, and relationships with online influencers are major parts of a winning digital strategy. Just as important is a logical, streamlined direct-to-digital path that funnels potential clients to your brand. A survey found that 58 percent of Age-Ins visit or intend to visit the suggested website after reading a direct mail solicitation. Marketers can meet this response by designing direct mail letters and corresponding landing pages for audiences with varying degrees of Medicare knowledge and motivation.

These and other digital tactics also must recognize that seniors are on the move and more active than ever before, and they are embracing mobile technology at a rapid rate, with six out of 10 people aged 65 to 69 owning smartphones – a percentage that will only grow. As those on the cusp of eligibility search for information and options, mobile traffic on Medicare websites has experienced double-digit spikes over the past three years, with 2017 seeing the largest jump yet. Mobile advertising investments and other engagement vehicles surely will keep pace.

THE TIME

When should you start marketing to those turning 65? The short answer is now. Individuals begin researching their options as early as 12 months prior to their 65th

WHEN SHOULD YOU START MARKETING? THE SHORT ANSWER IS NOW.



84.9% of seniors research and discuss healthcare online

birthdate. Seven out of eight people are thinking about their coverage choices a full six months before their 65th birthday. Marketing year-round is a terrific branding strategy and helps you build awareness with those getting ready to turn 65. If you don't give your program the attention it needs, you can bet your competition is doing it. Update your data, models, creative, and mail plans now to reach those turning 65 every month.

Don't forget about the people aging into Medicare during the months of October – December. This can be a confusing time for them as there is also a lot of noise happening during AEP, so make sure your message is out there for those aging in at the end of the year.

THE OPPORTUNITY

We at MassMedia Health know that an integrated, effective digital Medicare marketing strategy begins with a thorough understanding of the market, the media, and the healthcare organization's objectives and value proposition. The experienced, insightful professionals at MassMedia Health are dedicated to identifying and leveraging high ROI opportunities through customized web, search, social, e-mail, and influencer marketing tactics that resonate with Medicare shoppers.

We understand the challenges to growth that health-care providers face. We craft your message to each audience segment and support it with high-impact creative, tailored to your goals and delivered clearly and concisely to communicate the ways your services help your patients lead happier and healthier lives.

How effective have your efforts in Medicare patient acquisition been outside of AEP? Some of our medical groups see more new patients during the Special Enrollment Period (SEP) than during AEP. With over a decade of Medicare marketing experience and our proven formula for engaging, acquiring, and retaining patients, MassMedia Health can help you achieve similar success.



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