#### **HEALTHCARE INSIGHTS**

# 2020 Medicare AEP Campaign Highlights

Health Insurers with Strong Enrollment Growth



March 2020

#### **OVERVIEW**

Each year, following the Medicare Annual Election Period (AEP), Media Logic takes a look at overall enrollment numbers to see which health insurers had substantial, year-over-year (YoY) enrollment gains. From there, we gathered creative examples\* of their direct mail marketing efforts to see if plans employed any interesting creative approaches.

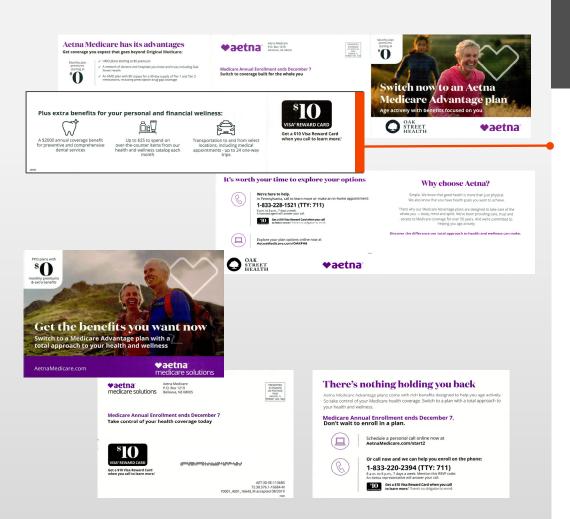
Direct mail is only one of many marketing tactics used by health insurers during AEP. Still, it can incorporate a lot of detail, providing a good lens for us to look closely at how plans are positioning themselves. Most plans with significant gains focused their campaigns around their supplemental benefits. These benefits provide a real differentiator, especially in markets with a sea of \$0 premium offers.

Of course, we know that marketing elements play just a part in each brand's enrollment growth; many additional factors come into play. These include market competition, broker commission/incentives, mergers & acquisitions, the structure of Medicare plans themselves, along with other components ranging from pricing and plan benefits to the plan's provider network.

# **2020 AEP Enrollment Data**

Plan	Enrollment	Est. AEP Gain	% Change	Creative Samples in Deck
UnitedHealthcare	3,568,882	273,515	8.3%	
Aetna Medicare	1,418,820	203,036	16.7%	$\checkmark$
Humana	3,333,551	164,776	5.2%	
WellCare	411,066	46,969	12.9%	$\checkmark$
Cigna	381,582	44,495	13.2%	
Anthem Blue Cross Blue Shield	369,408	20,910	6.0%	
Anthem HealthKeepers	62,109	19,067	44.3%	$\checkmark$
Blue Cross And Blue Shield Of Louisiana	14,716	14,117	2356.8%	$\checkmark$
Amerigroup	58,876	11,395	24.0%	$\checkmark$
Priority Health Medicare	146,163	11,202	8.3%	
Devoted Health	15,074	10,737	247.6%	$\checkmark$
Clover Health	52,506	10,162	24.0%	
Alignment Health Plan	57,820	10,074	21.1%	$\checkmark$
Allwell	54,604	9,551	21.2%	
Highmark Inc.	151,125	8,285	5.8%	

Enrollment current as of 1/28/2020

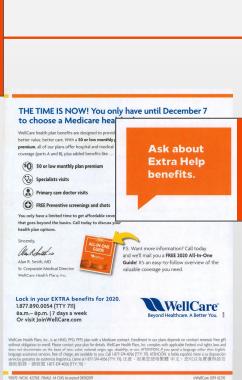


## Aetna

- New, rich supplemental benefits: \$2,000 dental benefit, OTC benefit, and transportation
- \$10 reward card to call to learn more







## WellCare

## Key observation:

- Sidebar callout for Extra Help





#### Get extra Medicare coverage where you need it most. Introducing Flex Card from WellCare.



#### You have until December 7 to choose Medicare coverage for 2020.

Learn more about how the NEW Flex Card benefit from WellCare can work for you. Dear

It's time to choose a Medicare plan for 2020. Meet the one that lets you personalize your coverage—a WellCare Medicare Advantage, with Flex Card.

A WellCare Flex Card is a new benefit that comes with select WellCare Medicare Advantage plans. It gives you the freedom to extend coverage for your dental, vision or hearing needs.

Here's how it works. When you choose a WellCare Medicare Advantage plan with Flex Card, it's part of your plan. The card is pre-funded with a set amount. You can use it to pay for dental, vision or hearing needs beyond what's covered, like dentures, sunglasses or hearing support devices—it's your choice.

You can also use Flex Card funds to cover qualifying costs that exceed your plan allowances, like extra visits to a provider. And, you can use your Flex Card benefit both in- or out-of-network, so you can choose the provider you want, without paying more out of pocket.

1.844.939.0110 (TTY: 711) 8a.m.- 8p.m. | 7 days a week



or visit JoinWellCare.com

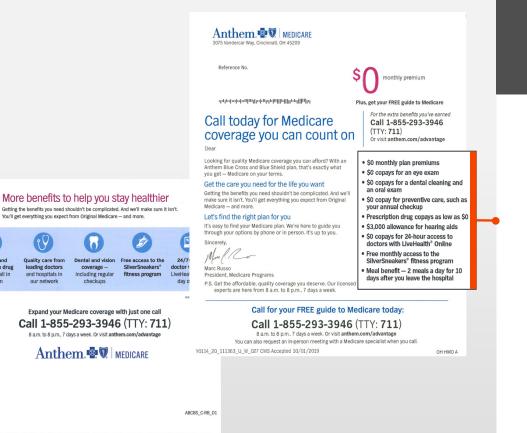
Interested? Contact us to learn how a WellCare Medicare Advantage plan with the NEW Flex Card can work for you. You only have a limited time to get affordable coverage that goes beyond the basics. **Call today 1844.939.0110 (TTY71)**, 7 days a week, 8 am – 8 pm, or visit us at JoinWellCare.com.

Alan R. Smith, MD Sr. Corporate Medical Director WellCare Health Plans, Inc.

# WellCare

- Introduction of Flex Card
  - Card is pre-funded with amount to use toward dental, vision and hearing and/or provider co-pays; giving the member greater control
  - Available with select WellCare MAPD plans





Anthem Blue Cross and Blue Shield is a Medicare Advantage HMO plan with a Medicare contract. Enrollment in Anthem Blue Cross and Blue Shield depends on contract renewal. This information is not a complete description of benefits. Call 1-855-293-3946 (TTY: 711) for more information. This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your licensed insurance agent. Anthem Blue Cross and Blue Shield or visit us on the web. Other providers are available in our network. SilverSneakers and the SilverSneakers shoe logotype are registered trademarks of Tivity Health, Inc. © 2019 Tivity Health, Inc. All rights reserved, LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.

Medical and

prescription drug

coverage, all in

one plan

Quality care from

leading doctors

and hospitals in

our network

We do not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability in our health programs and activities. ATENCION: SI habla español, tiene a su disposición servicios gratuitos de asistencia lingüística Llame al 1-855-293-3946 (TTY: 711). 注意:如果您使用繁髓中文,您可以免費獲得語言援助服務。請致電 1-855-293-3946

Anthem Blue Cross and Blue Shield is the trade name of Community Insurance Company, Independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc. OH HMO A

# Anthem

- New, rich supplemental benefits: \$3,000 hearing aid allowance and meal delivery
- Reinforcement of \$0 premium and \$0 co-pays





# Blue Cross Blue Shield of Louisiana

- "Fact Check" unique CTA to consult with an advisor to make sure you're on the best plan for your needs
- Incentive offer call for free \$10 gift card and free info kit
- Urgency reply within 4 business days



#### It's time to make your Medicare choice for 2020.

💩 🗊 Louisiana P.O. Box 98508 Baton Rouge, LA 70884-9957

PRSRT STD U.S. POSTAGE PAID MAILED FROM ZIP CODE 70821 **PERMIT #1359** 

#### An important message for our former member.

#### IMPORTANT MESSAGE FOR OUR FORMER MEMBER

**ES**, Blue Cross and Blue Shield of Louisiana is still here for you.



You'll probably agree that it's important to get as much value as possible from your Medicare coverage.

With that in mind, we want you to know that Blue Cross and Blue Shield of Louisiana is still here for you. If you are not satisfied with the coverage, cost, or service provided by your current Medicare plan, let us help.

You'll find that we offer a wide range of Medicare Advantage plan options to fit a variety of needs.

With Blue Advantage (HMO) | Blue Advantage (PPO) you'll have access to our extensive network of doctors and hospitals, with \$0 visits to your primary doctor. It's likely that your current doctor is in our network. Call and find ou

We'll be happy to explain all the benefits and help you choose the plan that's right for you.

Take a moment to call or go online to find out more. It's that simple. There's no obligation.

There's a good chance you could be getting more from your Medicare plan with Blue Cross and Blue Shield of Louisiana. Let us help you find out.

Sincerely, Brian P. Keller

Brian P. Keller Senior Vice President and Chief Marketing Officer Blue Cross and Blue Shield of Louisiana

#### Call today to request your FREE

#### 1-855-325-3685 (TTY: 711)

8 a.m. to 8 p.m., 7 days a week

Or visit: www.bcbslaplan.com/back

Blue Cross and Blue Shield of Louisiana HMO offers Blue Advantage (HMO). Blue Cross and Blue Shield of Louisiana, incorporated as Louisiana Health Service & Indemnity Co., offers Blue Advantage (PPO). Both are independent licensees of the Blue Cross and Blue Shield Association.

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Advantage (HMO) is a product of Blue Cross and Blue Shield of Louisiana HMO. Blue Advantage (PPO) is a product of Blue Cross and Blue Shield of Louisiana.



Blue Cross and Blue Shield of Louisiana has been serving our Louisiana neighbors for 85 vears.

Welcome home.

It would be our privilege to answer your important questions and help you get the right Medicare coverage for your needs.

Rediscover the Benefit of Blue.<sup>SM</sup>



discover the Benefit of Blu

## **Blue Cross Blue Shield of** Louisiana

- Win-back campaign; targeted mailing to former members, messaging includes:
  - "Check out new benefits"
  - "Still here for you"
  - "Rediscover the Benefit of Blue"







#### Medicare Medicare

Walmart 2

0284 REF ID XR50

#### We're here to help

Our licensed Medicare specialists can help you explore your options and make it easy to enroll in a new plan with extra benefits. They can even come to your home and give you one-on-one personalized assistance.

#### Call 1-855-619-3823 (TTY: 711) REF ID 8 a.m. to 8 p.m. Local Time, 7 days a week or visit www.amerigroup.com/medicare

8 a.m. to 8 p.m. Local Time, 7 days a week or visit www.amerigroup.com/medica

#### Get \$310 every 3 months toward over-the-counter health items at Walmart

You'll receive money to spend on over-the-counter (OTC) health care products with your Amerigroup plan. You'll get up to \$310 to spend every 3 months on important things like toothpaste, vitamins, blood pressure cuffs and more at convenient, neighborhood stores like Walmart.

Amerigroup lexes, Inc. is an HMU USNP plan with a Medicare contract and a contract with the State Medicaid program. Enrollment in Amerigroup lexes, Inc. depends on contract renewal. This information is not a complete description of benefits. Other Pharmacies/Physicians/Physides are available in our network. This policy has exclusions,

limitations, and terms under which the policy may be continued in force or discontinued. For more information on benefits, please contact your agent or the health plan. We

#### Dollar amounts may vary by county. Call for more information.

M 003 CMS Accepted 10/01/2019

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Amerigroup Medicare

3075 Vandercar Way | Cincinnati, OH 45209

Call 1-855-619-3823 (TTY: 711) 8 a.m. to 8 p.m. Local Time, 7 days a week or visit www.amerigroup.com/medicare

TENNESSEE RESIDENTS: Get FREE transportation

to doctor visits... and more

#### Dear

You owe it to yourself to consider an affordable, dependable plan from Amerigroup. In addition to doctor, hospital and prescription drug coverage, you'll enjoy a variety of valuable extras. Here are just a few of the many benefits you'll receive...

Get extra Medicare benefits at no extra cost



Amerivantage Special Needs plan, you get that and more. Protect yourself from the high cost of care with a predictable plan that gives you more.

Don't miss your chance to lock in your extra benefits: **Call 1-855-619-3823** (TTY: **711**) REF ID 8 a.m. to 8 p.m. Local Time, 7 days a week or visit www.amerigroup.com/medicare You can also call to schedule a REE In-home consultation

# **Amerigroup Medicare**

- New, rich supplemental benefits
  - Transportation
  - Personal emergency response system (PERS)
  - \$310 OTC at Walmart
- \$0 price point is also reinforced





# **Devoted Health Plans**

- Retail/coupon approach, appealing to the value-oriented consumer
  - Up to \$3,500 annual savings
  - "Coupon" for each savings item
- Part B premium reduction offer
  - \$1,140 back in your Social Security check (annually)





# **Devoted Health Plans**

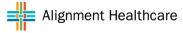
- New, rich supplemental benefits
  - Transportation (unlimited rides)
  - \$900/year OTC
  - \$1,000 comprehensive dental
- Emphasis on \$0 premium and \$0 co-pays
- Plus, promotes up to \$3,500 annual savings in discounts and allowances

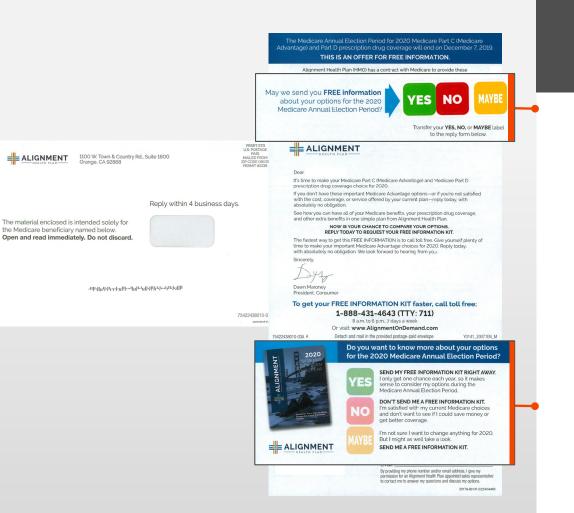




# **Alignment Healthcare**

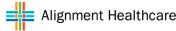
- Access On-Demand Concierge
  - "Black Card for Health Care"
  - 24/7 concierge service for members





# **Alignment Healthcare**

- Engaging response device apply sticker to response certificate
- Emphasis on urgency and getting prospect to take action:
  - "Open and read immediately"
  - "Reply within 4 business days"



#### **Contact Information**

Jim McDonald Director of Business Development 518.456.3014 x274 jmcdonald@medialogic.com



#### 59 Wolf Road, Albany, NY 12205

t 518.456.3015

f 518.456.4279

www.medialogic.com

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