



The Arctic Tern's Annual Round-Trip Migration Journey Is Almost 60,000 Miles

A Simulation: The Buyer's Journey Of A Digital Healthcare Consumer

A Blend Of Multiple Digital Venues, Social Media, Key Influencers And Personal Needs

Making health plan choices is an annual buyer's journey for many. It used to be as simple as "signing up for the company plan". Changing trends in benefit designs (HSAs, HMOs, PPOs, FSAs, ACOs, health system-based plans, etc.) combined with consumer-driven healthcare and healthcare reform cultivated more variation. Digital resources make it possible for employers and health insurers to communicate and administer a variety of plans. Today's digital consumer (DC) can cover a lot of ground in their unique buyer's journey to choose a plan.

This buyer's journey is a "simulation" integrating a variety of social media, digital channels and key influencers. It serves as a model for other healthcare-related buyer's journeys like choosing a doctor, a hospital, personal trainer or long term care provider. In this buyer's journey, the DC's employer is making significant changes to health benefits.

To save money and offer more selection, the employer is offering drastically different plans from several insurers. This DC buyer's journey started before open enrollment began. It then ramped up over the course of several days once their employer posted the new healthcare benefit options and the DC realized their health insurance buyer's journey would take a different course.

Twitter and Google:

Over summer, DC saw news about increasing healthcare costs, rising deductibles and other managed care trends posted via Twitter and Google. Each year this seemed to be the case but DC always kept the same plan as they were completely satisfied with it. DC didn't bother with keeping up with changes in healthcare plans because they didn't have to.

Email:

Fall arrived; DC received an email communication from their employer's benefits department about upcoming open enrollment. The email indicated a lot of changes as the company did its best to provide more choices to accommodate each employee's needs and keep costs down. The email directed the DC to the company's benefits website for more details via a link.

Company Benefit Website:

At the company benefits website, DC learns the changes are substantial. Plans are available from new insurers plus the company they had always featured. DC realizes the type of plan they had been on for years is no longer offered. Employees are directed to the exchange website operated by the company's employee benefit consulting firm for complete information and to sign up. DC's employer had never featured an "exchange" to choose health insurance from. This is complicated; DC decides to revisit this when they have more time.

Facebook

A couple days later, DC is on Facebook looking at summer pictures from a family reunion. A cousin had an arm in a cast. The cousin had issues with their insurance when it happened; was it one of the plans DC's company was offering? DC sent off an inquiry; it triggered a string of family banter over the next 2-3 days about health insurance. No one answered DC's question; DC did get a lot of feedback about health plans.

Texting

DC was in a long teleconference at work with numerous delays. During the downtime, DC exchanged texts with their associates about the health plan changes. No one had made a decision. Several recalled one of the companies was terrible; their employer dumped them after poor service years ago but the company was back in the lineup. All the texters agreed it was because their CFO was such a cheapskate. LOL.

Snapchat

DC sees on Snapchat the cousin with a cast on their arm in the summer pictures was now in the hospital emergency room, shared images of a monstrously swollen ankle. One of the comments exchanged between friends and family members was, "Your insurance company hates you"; the cousin's reply included the name of their insurer. It was the one everyone at DC's work thought was terrible. LOL.

YouTube

While watching skydiving videos on YouTube, DC finds a series of old ads from a health insurer featuring people with risky pastimes like skydiving, ski jumping, motorcycle stunts, etc. DC also sees an ad from their current insurer, watches one and feels betrayed they can't just re-enroll in the same plan again.

Two-Screening

While watching a tennis match on television, DC sees a commercial for health insurance. DC ends up ignoring the rest of the ads during commercial breaks and misses a lot of the match. The DC is on their iPad visiting a site evaluating health insurance companies. DC feels more informed but not close to narrowing down choices.

Exchange Website

DC goes to the exchange website on a fact-finding mission. It was an enormous amount of information; DC chose two plans to look at further. One featured a direct link to other resources which DC thoroughly reviewed; the plan included a program to save money by participating in a wellness program using a wearable. DC downloaded each plan's PDFs to revisit later.

Pinterest

DC was on Pinterest for home improvement ideas and saw an infographic from a health insurer. DC reviewed it (wondering why infographics seemed to explain everything so well?) as the topic of the infographic was deductibles. Both plans DC was considering featured deductibles and DC wanted to know more about them.

Webinar

DC's employer learns there is a lot of concern regarding the new health plans and using an exchange. The employer and their benefit consultants offer a live webinar to go over key details and take questions. Many employees log in and participate with questions. DC learns more about the plans and using the exchange but can't decide which plan to choose.

LinkedIn

DC goes on LinkedIn to find out about a new person just hired in another department they will work with. DC also sees a friend's profile who sells insurance and immediately calls them for their opinion on the plans they are considering and emails the PDFs to them. After viewing the PDFs, the friend believes the plan with the wellness program is the right one for DC, the tie breaker is the prescription coverage is slightly less expensive plus the added discount if the DC participates in the wearable wellness program.

Instagram

DC goes to the exchange website and signs up. The email confirmation they receive communicates cards will be sent via mail and there are additional links with other information. DC visits their Instagram link for the wearable wellness program and feels even more confident about their choice.

Mission Accomplished

The DC buyer's journey featured deliberate and coincidental touch points. Managed care organizations and employers maximize use of digital resources to effectively communicate, enroll and manage plans employees select. Social media and digital channels made it possible for the DC to collect a lot of information from the top to the bottom of the marketing funnel. Throughout the process, various elements of digital engagement emerged; including inbound marketing, e-commerce, social media, two-screening, mobile and dark social. Various influencers had roles in the DC buyer's journey.

Challenges and opportunities are clear for healthcare marketers. Inbound-marketing strategy needs to be solidly planned and fortified with appealing features to increase engagement through the buyer's journey. Peripheral social media offer ways to reinforce marketing initiatives. Intervals of dark social in the buyer's journey are difficult to account for.

For optimum digital marketing ROI, healthcare marketers need to understand the DC buyer's journey to strategically budget, precisely deploy resources, develop quality content, know digital touch points and identify key influencers. As the DC buyer's journey changes direction based on personal needs, technological advancement and marketplace developments, healthcare marketers need to continually realign digital marketing strategies to succeed.

About the author...

Thank you for reading this article. I am a healthcare marketer seeking a new opportunity. My background is brand marketing (pharma, devices, services), managed care marketing and healthcare digital marketing. Scroll down to connect with me via Twitter or LinkedIn; please find links below to other managed care and digital marketing resources I have produced...

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[Digital Consumer's Health Insurance Buyer's Journey](#)

[Pinterest And Healthcare Marketing](#)

[Ten Healthcare Digital Marketing Actions To Improve ROI](#)

[Healthcare Marketing Social Media Resources](#)

[Mechanics of Deductibles, Big Data and Healthcare Marketing](#)

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Image of Arctic Tern courtesy of The Audubon Society...