

# Healthcare Marketing REPORT

A group of four people, two men and two women, are walking on a sandy beach. They are all smiling and looking towards the camera. The background shows the ocean and a clear sky. The man on the far left is wearing a patterned polo shirt. The woman next to him is wearing a white polo shirt and sunglasses. The woman next to her is wearing a pink cardigan and sunglasses. The man on the far right is wearing an orange t-shirt and khaki shorts.

## As the Baby Boom Generation Ages What Do You Do?

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# As the Baby Boom Generation Ages What Do You Do?

HARTFORD, CT—The Baby Boom generation is aging. The generation that grew up during the turbulent Sixties is graying. Speaking to this generation as they navigate the healthcare terrain may be much different than it was to past generations of people as they aged.

Aetna provided a perfect example of this during the last open enrollment cycle for Medicare Advantage plans. In the full page color ad, we see a baby boomer out in the water on a boogie board along with the headline “86% sure I was at Woodstock” and below that “The face of Medicare is changing. Switch to Medicare coverage built to help you achieve your health goals.” Another ad shows a man with gray hair running and the headline “Just entered my 17th triathlon.”

These ads were part of a series that reflected Aetna’s efforts to create advertising that resonated with the aging boomer generation. Josh Arcus, Advertising Director for Government Marketing for the Hartford, Connecticut-based health insurer, says that the company has been gearing up for the Baby Boom generation for the past six years as it worked to understand what might be different about this group than the prior generation. This current campaign is the latest iteration of the company’s attempts to reach this market.

“Boomers helped to define modern healthcare,” he says. “They want choice. PPO plans came to light with the boomer generation.” And, even with the choice limitations in Medicare Advantage plans, there are still plenty of options. Among them is the choice to go with one of these plans or stay with traditional Medicare (or perhaps add a Medicare Supplement to traditional Medicare.) Then, if the individual chooses to go with a plan, then which plan are they going to select, among competing options.

This campaign may not necessarily be what would have resonated with the prior generation, often referred to as the Silent Generation. With the caveat that referring to a broad group is a generalization that may not apply across the board, there are some overall comparisons that make sense, says Joel English, Managing Partner of the Milwaukee-based BVK. The Greatest Generation “were children of the Depression,” he says. “They were very deferential to physician authority.” If the physician said it, then their word was taken at face value without questioning.

Boomers have a different take on responding to authority that can bleed over into the healthcare arena. Hank Osowski, Co-Founder and Co-Managing Partner of the Burbank, California-based Strategic Health Group says that boomers “were and continue to be skeptical



of authority and, as a result, they challenge messaging. They are more analytical and want to evaluate a product offering with a contrast and compare approach.”

The Baby Boom Generation “feels free to step outside of traditional referral chains,” English says. “They want choice and want to be co-decision makers.” However, he says, the important part is that they want to be heard and acknowledged. They want to feel listened to and will often defer to their physician when sound reasoning is presented to them.

“Boomers want to spend time doing what they want to do,” he says. “No boomer wants to be the case manager for their own care.”

English says that one of the trend lines occurring for everyone that is particularly applicable for boomers is the move away from mass customization to individual solutions. In many aspects of their lives, boomers want solutions tailored to their particular situation rather than a generic offering. Translating to healthcare, boomers are becoming more assertive that they want individualized care designed just for them, he says.

Indeed, says Arcus, Aetna is looking at pairing product offerings to interest segments within the aging boomer generation to tap into this desire for more individualized attention.

“For the most part, those turning 65 today don’t see themselves as seniors...and they are redefining what it means to be a senior,” says Paul Gauthier, CEO of the Bellingham, Washington-based Medicare Compare USA. “They remain very active and retirement no longer

means sitting back in a rocking chair. Imagery needs to reflect that—hiking, playing sports, dancing, travelling or watching the sunset from the beach are all good images to peak their interests.”

Oowski adds that “the most effective images are those that show a connection to a healthier, more active, less worrisome future. Images that show grandparents walking with grandchildren or playing cards with friends sends a message that conveys “we can be an important part of your healthy future so you can continue to do the things that are important in your life.”

Appealing to the boomer generation might entail a change in the media mix versus what has historically been used for the Greatest Generation. “Baby boomers turning 65 are more tech savvy than the previous generation; most having used the latest technology not only for convenience in their personal lives but in their professions as well (many turning 65 are still active in the workforce),” Gauthier says. “This means they are more likely to respond to online marketing including social media and email...and more and more text messaging pushed through their smart phones.”

Rob Rosenberg, President of the Arlington Heights, Illinois-based Springboard Brand & Creative says that there still is a significant draw to the traditional media channels for many members of the boomer generation turning 65. This generation, he argues, may be more digital savvy, but may not be necessarily using as many digital channels as younger generations. Rather, what still can be effective are such tools as print and radio, particularly during the news. Direct mail is also having some resurgence.

### Selecting a Health Plan

One truism for the baby boom generation is their ability to join Medicare when they turn 65. “For the vast majority of people, by the time they turn 65 they had never had to make an individual health plan selection,” English says. “Now they are looking at MediGap and Medicare Advantage and do not like feeling stupid. The Greatest Generation just slogged their way through it. Boomers want to talk to somebody. They do not want to be forced to make a decision unless they’ve been given all the information.”

English says that there can be an opportunity for marketers in eliminating some of the unnecessarily complexities regarding health plan selection.

That is the focus of Gauthier’s company Medicare Compare USA. This company is independent of any health insurance organization and features a call center whose representatives can help seniors sort out their options. Its revenues come from hospitals, health systems and physician groups whose interest lies in wanting to keep their patients intact even if they shift insurers.

The company started in 2005 and focused all of its



efforts on the state of Washington. Then, about six years ago it began a nationwide push. The company is now involved in 20 states. Here’s how it is organized today: “We have a call center in (the state of) Washington that has 12 licensed insurance agents and also a relationship with a call center in Dallas as a backup,” Gauthier says. “We also have an affiliation agreement with a field marketing organization that has 25,000 insurance representatives.”

The latter is in place because there are some seniors that prefer to have this discussion about their options face to face, and that’s not going to happen with a call center agent, he adds.

Added to this is a separate consulting company that helps hospitals and physician groups communicate with patients. A typical project is when there is a termination issue with a health plan. So, for example, a Medicare Advantage plan either elects not to include xyz hospital in its network for the following year or the hospital elects not to contract with this Medicare Advantage plan. In either case, it’s important for there to be a communication from the hospital letting these health plan members know about this development. The goal, of course, is for the hospital to provide options to the patient that will keep them in its care network.

Healthcare organizations that contract with Medicare Compare USA place a link on their website so that patients can know who they should contact if they would like the company’s services. “Additionally, we ask the hospital to promote it to all managers and employees so they know to tell their patients,” he says. ■