

Challenge



How do we best message our insurance to the currently uninsured?

- What is their baseline of understanding?
- What are their underlying beliefs and attitudes?
- Which marketing tactics and messages can we use and which best resonate?

Approach



Qualitative interviews to deeply understand attitudes and beliefs:

- 18 ethnographic, in-home interviews to get a deep understanding of the uninsured
- Management stakeholder interviews to understand capabilities & focus
- Messaging and tactic concepting workshops
- Concept feedback and evaluation with target participants

Methods & tools

Core needs



A grid of red cards with text and images, representing core needs like Interest, Flexibility, Change, and Value. The cards are arranged in a 3x2 grid, with a fifth card labeled 'Trust' placed below the bottom-left card.

Ideas



Scenarios & messages

A collection of white cards and documents, including a 'Learn about' card and several illustrated scenarios, representing scenarios and messages.

Generative and evaluative methods were used to explore, then evaluate concepts:

- Participatory exercises to articulate relationships to healthcare
- Experience/needs modeling provided a reference framework for concept exploration
- Illustrated scenarios mapped out potential experiences and messages
- Value propositions pinpointed specific benefits and language possibilities

Results



A range of recommended tactics, evaluated by customers, to capture new business:

- Recipient appropriate messaging tactics
- 24 event and experience ideas that will provide the most positive uptake.
- A go-to-market strategy for implementing the tactics
- A localized approach to identifying fertile micro-markets