

# **Design & Test of Evidence-Based Communications Strategies to Increase Consumer Understanding & Awareness of Long-Term Care Options**

## **BEST PRACTICES REPORT PART II – BEST PRACTICES AND LESSONS LEARNED IN LONG-TERM CARE COMMUNICATIONS**

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**FINAL**

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LONG-TERM CARE COMMUNICATIONS		
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## EXECUTIVE SUMMARY

Before the Health Care Financing Administration (HCFA) embarks on an effort to increase consumer awareness about the need to plan for long-term care, a careful study should be made of similar communications efforts. By studying the landscape of communications about long-term care planning, HCFA can: assess what is already known about the productive ways to communicate with audiences regarding long-term care, understand gaps in the existing body of knowledge on this topic that can direct further consumer research, leverage current and upcoming communications activities, and craft its campaign strategy according to the state-of-the-art in long-term care communications. Based on 39 expert interviews and a review of relevant literature, this report facilitates these four objectives.

### Findings

Conversations during the course of this study suggest that long-term care planning campaigns are increasing in number and sophistication. To date, there have been relatively few campaigns that have tried to communicate on a large scale with consumers about the need to plan for long-term care. However, past efforts suggest the following:

- ◆ Various agendas drive long-term care planning campaigns, but these agendas often complement one another. This is partly because the most active campaign sponsors (organizations promoting long-term care insurance) recognize the need to educate target audiences by “telling, not selling.”
- ◆ Certain campaign sponsors serve various segments of the population. Employers are targeting pre-retirees and caregivers, the financial services industry is trying to capture baby boomers, and the insurance industry is focused on a slightly older population. Purely educational campaigns to create informed consumers and campaigns to raise long-term care as a public policy issue are aimed at more varied audiences with a slightly broader age span. In general, low income and minority populations have not been targeted.
- ◆ Campaigns emphasize what consumers stand to gain financially and emotionally by planning for their future financial and lifestyle needs. Campaign messages frequently emphasize financial security or promise the desired lifestyle (usually a carefree, active retirement). They may also play off a sense of personal responsibility, demonstrate affordability of long-term care insurance, involve the family, or package long-term care as a societal problem.
- ◆ While there are differences in the tone of campaigns, organizations gravitate to similar promotional activities. Many campaigns use earned media as a cost-effective strategy. Paid television advertising is just beginning to catch on with insurers. Other groups have found that television is not cost-effective, but have used radio advertising with slightly more success. Direct mail is used successfully in some cases. Seminars (promoted by direct mail, affinity sponsor, radio, television, or print) have also been especially effective as a way to educate and communicate the long-term care dilemma. Information intermediaries such as insurance agents and financial planners have been important to previous campaigns.

## Discussion

Interviewees agreed that a need exists for a national campaign about long-term care planning. Specifically, they noted that the federal government has the potential to make a significant impact by offering unbiased information about long-term care planning options and addressing the fact that most long-term care services are not covered under Medicare. Interviewees were optimistic that once consumer interest is piqued about long-term care they will be hungry for more information. Consumers will want a way to investigate their options, and it may be advisable for HCFA to support the development of a central repository of information or a planning tool that can be used as a basis for decision-making.

Certain strategies like using a spokesperson or enlisting the support of AARP, the National Council on the Aging (NCOA) or other national consumer groups may boost the effectiveness of a national campaign as long as partner agendas do not dilute the campaign's key messages. Interviewees also stressed that HCFA must establish a connection with local partners that can reach the target audience. Inter- and intra-governmental cooperation can help make this a reality, as will acknowledging the role of insurers, agents, brokers, and financial planners in the long-term care planning process. Employers may also be important, particularly if HCFA chooses to target pre-retirees.

Interviewees were generally positive about HCFA's intentions, but many suggested that crafting a successful national campaign will be a challenge not yet met by anyone in the field. Nonetheless, many interviewees expressed their willingness to support a HCFA-sponsored campaign and their interest in staying abreast of the project's progress.

## INTRODUCTION

Before the Health Care Financing Administration (HCFA) embarks on an effort to increase consumer awareness about the need to plan for long-term care, a careful study should be made of similar communications efforts. By studying the landscape of communications about long-term care planning, HCFA can: assess what is already known about the productive ways to communicate with audiences regarding long-term care, understand gaps in the existing body of knowledge on this topic that can direct further consumer research, leverage current and upcoming communications activities, and craft its campaign strategy according to the state-of-the-art in long-term care communications. Based on expert interviews and a review of relevant literature, this report facilitates these four objectives.

### Purpose

This report presents the findings of 39 in-depth interviews with experts in long-term care communications and marketing. These findings lead to important observations about the purpose of various relevant communications campaigns, their target audience, the promise that the campaigns offer, and the ways in which that promise is credibly conveyed to target audiences. The result is not a “how-to-guide” for HCFA’s campaign, but rather a tool to assist the project team in answering six major strategy questions that are essential to campaign development. The answers to some of these questions depend on further research, especially since few of the campaigns studied have undergone rigorous evaluation.<sup>1</sup>

### Methods

This report is the culmination of a collaborative effort by the MEDSTAT team members to identify organizations sponsoring long-term care education and awareness initiatives. Team members drew on their areas of expertise and professional contacts to “scan” the environments where long-term care education and awareness might be occurring, including the following:

- ◆ National and State Government Organizations
- ◆ National Non-Profit Organizations and Trade Associations
- ◆ Insurers and Financial Services Companies
- ◆ Employer Sponsors of Long-Term Care Insurance (Public and Private Sector)
- ◆ Community Service Organizations Serving Seniors
- ◆ Community Service Organizations Serving Persons with Disabilities

After generating more than 230 leads to organizations that were potentially undertaking these activities, the team uncovered approximately 65 relevant or potentially relevant initiatives.<sup>2</sup> Initiatives were considered relevant if they: were either completed or ongoing (as opposed to in development) and if they actively communicated with consumers (or, in some cases, information

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<sup>1</sup> In a meta-analysis memo, the MEDSTAT team made recommendations on how to take the findings of all four pieces of the environmental scan research and adapt or test them to further HCFA’s communications goals.

<sup>2</sup> The basic approach that MEDSTAT team members used to generate leads was to make a broad initial query (using databases, the Internet, and listservs) and then to strategically call potential sponsors and sources of referral.

intermediaries) about the need to make lifestyle or financial plans related to future long-term care needs. For the most part, “non-planning” long-term care initiatives were excluded because those initiatives focus more on preventing the need for long-term care and coping or making choices related to a long-term care event. When “non-planning” initiatives *were* included, it is because their scope or success merited closer study or because their sponsor represented a potential partner for HCFA.<sup>3</sup>

The list of approximately 65 relevant or potentially relevant initiatives was organized according to sponsor type, so that Barents Group researchers might not focus too heavily on initiatives coming from any one sector or level (national, state, or local). Barents Group arranged and conducted hour-long interviews with 39 organizations and individuals with experience communicating about long-term care planning. The Long Term Care Group, Inc. (another MEDSTAT team member) provided logistical and research support for several interviews with representatives of the insurance industry, a significant source of long-term care planning communications. (For a list of organizations and individuals interviewed, see Appendix A.)

Throughout the screening and interview process, interviewers generally encountered a high degree of cooperation from call targets. Interviewees were relatively forthcoming, positive about HCFA’s intentions, and willing to provide further assistance as needed. Most interviewees fulfilled requests for sample materials, including video and audio clips, press packets, presentations, brochures, consumer guides, enrollment kits and other collateral material (For a list of sample materials, see Appendix B). Researchers secured interviews with virtually every organization or individual they sought out. One notable exception is AARP; although interviews have been conducted with AARP experts on long-term care insurance and home modification, those involved in more direct communications activities had not responded to our requests for interviews by the due date of this deliverable. Therefore the research team has not yet pieced together the “big picture” of AARP’s activities about long-term care planning.

Researchers made a concerted effort to seek out organizations that communicate about long-term care with minorities, women, and persons of low-income. Some relevant information was collected, although there seems to be a general lack of communication to minorities and persons of low-income. By all indications, outreach to persons with disabilities is very distinct from activities targeted at seniors, their families, and pre-retirees without disabilities. Organizations that communicate with the latter are generally not the same organizations communicating with younger persons with disabilities. For this reason, and because HCFA is still in the process of clarifying its objectives related to younger persons with disabilities, the report does not significantly address how to reach persons with disabilities who want to enter or re-enter the work force.

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<sup>3</sup> Several noteworthy campaigns are still in development and, thus, not detailed in this report. These include a campaign by the Office of Personnel Management in 2002 to promote a long-term care insurance offering for federal employees, retirees, and military personnel; a PBS Caregiving Series and related outreach scheduled for Fall 2002; and the Social Security Administration’s “National Save for Your Future” campaign in September 2001.

Findings from interviews were augmented by a review of evaluative literature and literature about the knowledge, attitudes, and behaviors of long-term care consumers.<sup>4</sup> For the former, Barents Group researchers sought information in the academic and trade press about the most effective methods of communicating about long-term care (with marketing long-term care insurance as just one subset). Because this literature is scant in the academic press, the research team also searched for literature about communications campaigns related to retirement savings and care directives/advance directives. Ultimately, very little relevant research was uncovered, reinforcing the need for careful consumer testing of key campaign elements.

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<sup>4</sup> See *Best Practices Report Part I - Literature Review and Synthesis of Research*. April 20, 2001.



## CAMPAIGN ANALYSIS: WHAT IS THE PURPOSE?

Purpose is the touchstone that guides campaigns in their development and refines them during implementation. Purpose also allows for meaningful evaluation of outcomes related to campaign activities. To illustrate the purpose of planning campaigns to date, this section of the report explores who is sponsoring campaigns and the aims of those campaigns.

The research finds that various agendas drive long-term care planning campaigns, but these agendas often complement one another. This is partly because the most active campaign sponsors (organizations promoting long-term care insurance) recognize the need to educate target audiences by “telling, not selling.” Furthermore, because consumer choice is closely linked with the ability to finance care, some of the tension between consumer protection campaigns and product promotions do not necessarily threaten one another.

### Campaign Sponsors

Many types of organizations are communicating about the need to plan for long-term care. On a national level, major insurers, insurance trade associations, and providers have initiated most of the activities. AARP has also been involved, independently and in coalition with industry representatives. A handful of other national non-profit organizations have also tried, usually in a fairly circumscribed way, to raise awareness of the need to plan for long-term care. Major private sector employers have played a role as well, offering employee assistance programs and group long-term care insurance.

No federal government entity to date has been aggressive in bringing long-term care planning issues before the public’s eye. The Department of Labor and the Social Security Administration have invested in major outreach efforts related to retirement planning, but long-term care planning has not figured significantly into these campaigns. Meanwhile, state governments wear many hats in promoting the need to plan for long-term care. As controllers of most public funding for long-term care (via Medicaid), state governments have a strong incentive to encourage personal responsibility for long-term care planning. In fact, this is why a few states have embarked on campaigns that encourage their citizens to plan or to be “smart shoppers” for long-term care services and insurance. Several states have developed their own “shopper’s guide” or guide to long-term care issues to help in this regard. Other states have campaigns that are focused exclusively on insurance as a means of planning; for example, four states are part of the Robert Wood Johnson (RWJ) Foundation Partnership for Long-term Care.<sup>5</sup> An increasing number of states promote group long-term care insurance offerings to public sector employees and retirees, many with impressive results. Finally, counseling about long-term care and long-term care insurance is a key part of many State Health Insurance Assistance Programs (SHIPs). SHIP services occur at both the state and local levels, usually via a telephone hotline, local seminars, and one-on-one counseling. Locally, outreach about long-term care planning also tends to be initiated by insurance agents and senior centers.

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<sup>5</sup> In the early 1990s, the Robert Wood Johnson (RWJ) Foundation funded this partnership demonstration between state Medicaid agencies and the private insurance industry to help decrease state Medicaid spending for long-term care and to raise awareness about planning for long-term care.

## Campaign Goals

One way of classifying campaign objectives is to consider whether the campaign is related to some type of commercial product or service. This consideration is important, since most communications around long-term care planning aim to promote long-term care insurance. Often this is done in a very subtle way. Campaigns are focused on “telling, not selling.” “Telling” means educating consumers about long-term care, associated risks, and long-term care insurance as an option for mitigating those risks.

Several types of campaigns are independent of an insurance product. The most common of these aims to help people plan for financial independence or their desired lifestyle. There are many variations of these campaigns, since they may touch on financial concerns, care choices, or (less frequently) a combination of the two. Other types of campaigns attempt to: provide unbiased information that will create “smart shoppers” for long-term care and services; educate employees through seminars about estate or retirement planning and employee assistance program (EAP) services; or raise long-term care as a public policy issue. The chart below shows the five types of campaign objectives, according to the MEDSTAT team’s environmental scan, and the organizations that tend to sponsor each type of campaign. As the chart shows, many types of organizations sponsor campaigns to promote long-term care insurance.

**Table 1: Typical Campaign Objectives and Their Sponsors**

<b>Primary Objective of Planning Campaigns</b>	<b>Sponsors</b>
To promote long-term care insurance.	National Insurance Industry Trade Associations, Insurers, Partnership States, States Offering Group Coverage to Employees or Retirees, Companies Offering Group Coverage to Employees or Retirees
To help people plan for financial independence/their desired lifestyle.	Local Aging Network, States, Investment Firms, National Non-Profit Organizations
To create more informed consumers of long-term care services and insurance.	States, National Non-Profit Organizations
To equip employees to address long-term care issues as they arise.	Private Sector Employers, Local Aging Network (Consulting to Employers)
To raise long-term care as a public policy issue.	States, National Provider and Insurance Associations

Source: In-depth interviews.

These objectives are not mutually exclusive and, in fact, some campaigns have multiple objectives. For example, a campaign about planning for financial independence may be coupled with a message about the tremendous strain on Medicaid as baby boomers age. However, HCFA must keep in mind that multiple objectives can complicate the selection of target audiences and the design of effective campaign messages. Furthermore, multiple objectives can confound campaign evaluation.

When asked about HCFA's role in long-term care communications, interviewees voiced the following opinions:

- ◆ Most interviewees recognized that HCFA should be neutral with regard to long-term care insurance: neither endorsing the purchase of long-term care insurance nor ignoring its importance as a planning option. (As an aside, many interviewees also noted the importance of insurance agents and other parts of the industry in disseminating planning messages; therefore, HCFA must not alienate these "information intermediaries.")
- ◆ Many interviewees thought a HCFA campaign should have the broad aim of helping people plan for the lifestyle they want as they age. This type of campaign could incorporate messages about personal responsibility, financial planning, and protecting their families from financial and emotional burdens. The campaign might implore the audience to "be who you want to be for the rest of your life" or age with dignity. As one interviewee explained, people need to be encouraged to think about how they can stay at home, or, if that is not possible, to consider the most appropriate and least restrictive care option they would want. Interviewees suggested that lifestyle planning is much more compelling when linked with relieving family burden, and that the audience must clearly understand the link between financial planning and care choices.
- ◆ A few interviewees indicated that HCFA should show that long-term care is a looming social problem for which everyone must take some responsibility. This type of campaign would lend itself to discussing the limits of Medicare coverage for long-term care<sup>6</sup> and HCFA's motivation for encouraging long-term care planning. (A few interviewees mentioned that if HCFA is not candid about its interest in long-term care, the target audience will be suspect.) While some experts saw the value of a campaign that stressed social impact, they noted that it is imperative to still stress a personal "reward" to the target audience. For example, it might be possible for a campaign to say, "What is good for you and your family is good for the country." While the social message may be a useful additional focus, the immediate personal focus is much more critical to motivate attention on this issue.
- ◆ Several interviewees mentioned the need for HCFA to provide the sort of basic education that has not been, to date, the focus of other campaigns about long-term care.<sup>7</sup> "HCFA needs to define long-term care," noted one interviewee. Another added, "The public is still at the stage where HCFA needs to start at the beginning and then talk about risks." This type of campaign would lend itself to messages that "long-term care is not just nursing home care" and that "Medicare does not cover most nursing home care." A campaign of this type could also shed some positive light on long-term care and make it an easier-to-talk about topic.

### **The Desired Response**

According to commonly accepted marketing principles, communications campaigns should specifically define their intended effect: what the target audience should do or know as a result of

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<sup>6</sup> Overwhelmingly, interviewees felt that HCFA should acknowledge the limits of Medicare coverage. As one interviewee said, "This is a void only HCFA can fill."

<sup>7</sup> One exception is a program called "What is Long-Term Care?" developed by the North Carolina Seniors' Health Insurance Information Program (SHIIP).

exposure to the campaign's message. A clear "call to action" is important to getting consumers to pay attention to the message and to act. The chart below shows the responses that some campaigns have tried to elicit from consumers. Clearly, some of these responses are more specific and measurable than others. Responses often involve some type of information seeking behavior.

**Table 2: Desired Consumer Response, By Campaign Type**

<b>Campaign Type</b>	<b>Desired Consumer Response</b>
Campaigns to raise long-term care as a public policy issue.	<ul style="list-style-type: none"> <li>◆ Contact elected officials.</li> </ul>
Campaigns to help people plan for financial independence/their desired lifestyle.	<ul style="list-style-type: none"> <li>◆ Call a help line.</li> <li>◆ Sign up for one-on-one session with a counselor or financial services professional.</li> </ul>
Campaigns to create more informed consumers of long-term care services and insurance.	<ul style="list-style-type: none"> <li>◆ Call, e-mail, or write to request a written consumer guide.</li> <li>◆ Call a key contact for unbiased assistance – this can include the government and non-profit organizations at the national, state, and local level.</li> <li>◆ Think about planning for long-term care needs.</li> </ul>
Campaigns to equip employees to address long-term care issues as they arise.	<ul style="list-style-type: none"> <li>◆ Request a company-provided publication.</li> <li>◆ Initiate conversations with parents, friends, and providers.</li> </ul>
Campaigns to promote long-term care insurance.	<ul style="list-style-type: none"> <li>◆ Individual Market: Follow up with an agent or broker. Discuss long-term care plans with your family. Request more information through hotline, mail, or website.</li> <li>◆ Employer Market: Watch for more information. Request enrollment kit. Attend a seminar or worksite meeting</li> </ul>

Source: In-depth interviews.

In reality, many communications efforts are launched without strong definition of the "action step." Reasons for this are varied. For example, in campaigns that relay information to intermediaries (such as insurance agents, professionals in the aging network, or the news media) control over consumer action is limited. For all the advantages of using information intermediaries in a communications campaign, there is no way of knowing exactly what messages will ultimately reach the consumer. Other reasons that campaigns may fail to specify the action step include: a lack of infrastructure for further steps to be taken, a desire to accommodate many possible audiences/outcomes, or simply a lack of planning.

In planning its campaign, HCFA should consider specifically how it wants consumers to respond. The call to consumers can be psychological ("give this some thought") or more outwardly directed. Interviewees for this report offer the following suggestions:

- ◆ Consumers can be directed to a central repository of unbiased information about long-term care. (Many interviewees feel like there is currently no appropriate repository. One interviewee suggested the [www.seniors.gov](http://www.seniors.gov) website. An independently sponsored website (e.g., convened by a university, collaboration of consumer-based organizations or other trusted entities) was also mentioned as a good vehicle for providing information. Other interviewees indicated that a telephone hotline could work, but cautioned against following the 1-800-MEDICARE model.)
- ◆ Consumers could be motivated to talk to their family, employers, or agent about long-term care.
- ◆ Consumers could be directed to call Area Agencies on Aging, SHIPs, or the Social Security Administration. (It was noted that SHIP and AAA capability to handle more calls would vary from area to area, and that these activities might need to be subsidized).

Interviewees were optimistic that once consumers have their interest piqued about long-term care they will be hungry for more information. Consumers will want a way to investigate their options, and it would be advisable for HCFA to develop a planning tool that addresses both financial and emotional issues and can be used as a basis for decision-making.<sup>8</sup> One interviewee said, “You need to show the different [audience segments] ways to pay and their options. You need to provide positives and negatives for each [audience segment] and do so in a fairly specific way.”

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<sup>8</sup> This might be along the lines of HCFA’s Care Planner, currently in development. For details, see <http://careplanner.org/db/TopicReq?Action=view&TopicID=1>.

## CAMPAIGN ANALYSIS: WHO ARE THE TARGETS?

To be effective, a campaign must define the group or groups of people that are its audience. Campaign strategists must know where these groups are, how to identify them, and the socio-demographic and psychological factors that make them unique. Understanding the target audience is critical in developing an effective campaign, since the particular audience affects the choice of campaign message, packaging, and delivery. Without knowing what makes the audience “tick,” one leaves to chance whether the campaign’s targets will respond as desired to the campaign.

This section discusses the primary audience of the campaigns studied by Barents researchers. It finds that most segmentation occurs according to age and income and that certain campaign sponsors are serving various segments of the population. Employers are targeting pre-retirees and caregivers, the financial services industry is trying to capture baby boomers, and the insurance industry is focused on a slightly older population. Purely educational campaigns to create informed consumers and campaigns to raise long-term care as a public policy issue are aimed at more varied audiences with a slightly broader age span.

### Segmentation

The majority of the organizations interviewed tended to select target audiences based on age and income level. In general, persons between 50 and 75 years of age and those with middle income levels were primary target audiences. Other audiences included baby boomers, caregivers and adult children, and employees nearing the age of retirement. To a lesser extent women were also targeted. Geographic factors did not seem to influence the selection of the target populations.<sup>9</sup>

Not surprisingly, target audiences varied according to campaign objectives. These variations are explored below.

- ◆ **Campaigns to create more informed consumers:** The typical audience for these product-independent campaigns ranged from 50 to 70 years of age. Some “smart shopper” campaigns targeted persons with mid- to upper-income levels (possibly to align themselves with the people who are subject to the heaviest marketing by insurance companies). Some organizations said they are beginning to look outside their traditional targets and focus on the younger population (via employers) and target minority populations (particularly minority women).
- ◆ **Campaigns to equip employees to address long-term care issues:** These employer-sponsored campaigns tended to target employees of all ages but placed particular emphasis on pre-retirement age employees and those employees who are currently in caregiving situations. Fannie Mae and AT&T, for example, created messages to reach people who are actively in a caregiving role.

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<sup>9</sup> This section does not discuss intermediaries or so-called secondary audiences (e.g., insurance agents, financial planners, and others who can help inform the individuals who are the campaign’s ultimate target). For that discussion, see this report’s section on supports.

- ◆ **Campaigns to help people plan for financial independence/desired lifestyle:** The target audiences of these campaigns include baby boomers, and to a lesser extent women and caregivers with mid- to upper-income levels. For example, AARP targeted middle income persons with attractive, upscale homes who would most likely be willing to plan in order to be able to remain in their homes. Campaigns about financial planning target people in their late forties and early fifties because consumers of this age group are focusing on building and protecting retirement savings.
- ◆ **Campaigns to promote long-term care insurance to employees and retirees:** These campaigns tended to target baby boomer employees to create awareness around long-term care issues and insurance options for themselves as well as family members. For example, CNA Group Benefits distributes brochures to pre-retirement age employees and retirees outlining how long-term care issues relate to single adults, married adults with children, spouses, parents, and grandparents.
- ◆ **Campaigns to promote long-term care insurance:** The primary focus of many campaigns in this category are people ranging in age from 50-65, although some try to reach people into their seventies.<sup>10</sup> For example, the Long-term Care Division of GE Financial Assurance tries to reach persons aged between 55 and 65 years of age as their research shows this age group as the most likely to buy long-term care insurance. Another example is the Health Insurance Association of America (HIAA) who tries to reach people aged 65-69 years of age who are most likely planning for future needs. In addition to focusing on age, insurers try to capture persons with middle-income levels who are not able to self-insure yet are able to afford insurance.
- ◆ **Raise long-term care as a public policy issue:** In general, the target audiences of these campaigns include baby boomers and older people who still have the option of planning for long-term care. In its campaign, Citizens for Long Term Care targeted Republican voters over the age of 50, asking them to influence policy makers to bring long-term care to the forefront during the election. The Minnesota Department of Human Services works with other key groups and partners, such as consumer and employer groups, insurance agents, and other government agencies, to initiate public discussion on long-term care issues and the impact on the general population within various communities.

An examination of campaign targets suggest that persons of low-income and minority groups may be receiving fewer messages about long-term care planning than other segments of the population. One reason for this may be that so much communication in this area is aligned with the sale of insurance, a product that is generally not suitable for people of low-income. With respect to minorities, the lack of communication about long-term care may be especially critical since cultural barriers can compound the difficulty of talking about long-term care or thinking of it as something to plan for. Furthermore, it is not clear that existing campaigns are addressing the changing social structure within minority families where women have traditionally provided care to elders but are now working outside the home. (One interviewee suggested this could be a real problem on the horizon for Hispanic/Latino families.)

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<sup>10</sup> Some strategists mentioned that they are really trying to target the adult children at this point, because they may be particularly at-risk for impoverishment due to long-term care costs.

Interviewees generally felt that HCFA's campaign to increase awareness of the need for long-term care planning should target pre-retirees aged 45 to 65, with particular emphasis on people in their mid-fifties. At least one interviewee mentioned that a target audience in the fifties would be ideal because this group can make long-range plans for themselves and act as information intermediaries to their aging parents (provided they are not overwhelmed by caregiving duties). While some interviewees suggested targets even younger than 45, most agreed that younger people are not yet at the point in their life where they are receptive to long-term care planning messages (unless they have already had a family experience with long-term care). "In general, if young people are thinking about this, it will be for their parents," one interviewee explained. Of an older target audience, another interviewee noted: "The 65-70 age group is too late to really be proactive and have a long-term effect. To do that, you have to get at a younger group that has disposable income and financial incentives."<sup>11</sup>

### Understanding the Audience

Recently, the Barents Group completed a review of the literature on consumer knowledge, attitudes, and behaviors about long-term care. This review was a critical first step in understanding the people who may be in HCFA's target audience. Interviewees made many observations supporting the findings of the literature and offered these comments:

- ◆ Almost without exception, people need to know that Medicare does not cover custodial care. This will require talking about the definition of skilled care, options, and discharge.
- ◆ In most people's minds long-term care equals medical care and skilled care. Custodial or personal care, which is such an important element, is not adequately described or understood.
- ◆ Because long-term care is associated strongly with medical or skilled care, people may not even consider that they could have to pay out-of-pocket. People are simply used to being insured for what *they* think of as long-term care.
- ◆ In general there is a lack of awareness about where to get help navigating long-term care issues. Certain places exist for seniors to get help (e.g., legal clinics, Social Security offices) but these resources are fragmented and vary according to how people access their care.

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<sup>11</sup> Many interviewees indicated that secondary audiences may be important to HCFA's campaign, including insurance agents and employers (who play a role either by offering group long-term care coverage or sponsoring work-life programs).



## CAMPAIGN ANALYSIS: WHAT IS THE PROMISE?

Social marketing is based on the primary principle of exchange. In sacrificing something, be it time or money, for example, consumers expect to get something desirable in return. One aspect of an effective campaign, then, is the campaign's promise. The promise answers the consumer questions: "What's in it for me? How will my life be different as a result of adopting the campaign's message or call to action?"

The interviewees in this study took strides to motivate their target audience by using rewards and developing compelling messages to convey their campaign promise. Depending on the type of organization conducting the campaign, its target audience, and the purpose of its campaign, the reward and message varies. To motivate consumers to think about planning for long-term care and to dissolve the stigma and negativity around long-term care, campaigns try to sell an idea, not a product or service. They emphasize what consumers stand to gain financially and emotionally by planning for their future financial and lifestyle needs. Campaigns have packaged these rewards in compelling ways, using different tones and messages depending on its target audience.

In considering HCFA's campaign, experts in the field overwhelmingly stressed the need for a direct message that Medicare will not pay for long-term care needs. Second, HCFA should use a compelling yet light-hearted message about the need for planning, but at the same time recognize there are distinctions between audiences. As with many social marketing campaigns that try to "sell" difficult ideas, adhering to these two demands could make the development of HCFA's campaign promises a challenging task.

### Motivating the Target Audience

Most of the campaigns studied for this report have some type of "call to action" or "hook" to motivate the target audience to change their attitude, increase their knowledge, or take a certain action. Below is a list of strategies campaigns use to try to elicit the desired response from consumers.

- ◆ **Emphasize financial security.** Many campaigns talk about long-term care in the context of financial or retirement planning because traditional associations of long-term "health care" are negative and scare people away. Instead, the financial security tactic translates an emotional issue into dollars and cents. Baby boomers and near retirees, especially men, are more likely to listen to this type of message. For example, one campaign uses the message, "you've worked so hard for your savings" to play to masculine side of men and motivate them to start planning for future needs. Older people also respond to the idea of financial security, but generally think in terms of asset preservation – having something to pass along to their children. Campaigns to promote long-term care insurance tend to use the financial and retirement angle the most. Product-independent campaigns also package long-term care as retirement planning. AT&T, for instance, has been a leader in providing its employees with retirement preparation programs that include discussions about long-term care.

- ◆ **Promise greater control and better quality of life.** A number of campaigns, those product-driven as well as product-independent, promote long-term care planning as planning for and exercising control over one's future lifestyle. Scudder Investments' mission is for baby boomers to become investors so they can be financially ready for "anything life throws their way." AARP's home modification campaign tries to encourage people to buy universally designed homes or remodel with universal design so consumers can "age in place." These homes allow consumers to care for themselves by minimizing costs for home health care, postponing the need to move, and keeping people out of institutions. The underlying theme to these types of campaigns is that planning ahead provides more control and choice over care options and lifestyle.
- ◆ **Play off a sense of personal responsibility.** Public/private partnerships, associations, and the insurance industry in particular stress "personal responsibility" while trying to reach baby boomers (as consumers) and near retirees. ACLI, for example, uses a personal responsibility theme to stress that Medicare will not pay for most long-term care. The Minnesota Division on Aging's Project 2030 emphasizes the impact the aging of the baby boomers will have on society to motivate Minnesota residents to prepare collectively *and* individually for the year 2030. Lastly, the American Health Care Association (AHCA) warns baby boomers of the "looming crisis ahead," encouraging them to take more personal responsibility in finding new and creative ways to finance long-term care, so that in turn they will have more options.
- ◆ **Demonstrate affordability.** Because studies show that some consumers over-estimate the cost of long-term care insurance, insurance companies emphasize affordability when educating consumers. For example, a consultant for John Hancock points out that insurance premiums are less expensive for those who plan early. CNA, the underwriter for Minnesota's group long-term care offering to state employees, uses the message that group long-term care coverage is "affordable, comprehensive, and payroll deducted." Affordability is also emphasized in Prudential's campaign. Educating consumers about the suitability and affordability of long-term care insurance by teaching them the fundamentals of long-term care insurance, who should buy it, and what their options is the driving theme behind Prudential's "telling, not selling" campaign strategy. An important communications theme also involves comparing the costs of insurance with the costs of paying for care on one's own.
- ◆ **Involve the family.** A resistance exists among consumers and caregivers to talk about caregiving issues and long-term care in general:<sup>12</sup> many consumers do not identify themselves as potential caregivers; consumers deny that they may not be healthy in future years; and death/dying are emotional issues. A number of product-driven and product-independent campaigns are using a proactive approach to promote long-term care as a "family issue, not just personal issue" to break the communication barrier within families. Prudential tries to open up the lines of communication within families by producing cross-generational brochures for consumers to use as openings to talk about long-term care needs.

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<sup>12</sup> A representative from GE Financial Assurance suggested that while parents think their children will take care of them, children fear caregiving.

Similarly, Shelton Marketing Services produces a video entitled “Promises Kept – The Role of Long-term Care Insurance in Taking Care of Your Family.”

- ◆ **Package long-term care as a societal problem.** Some campaigns play to the consumers’ civic emotions by packaging long-term care as an issue facing society as a whole. The Minnesota Division on Aging’s Project 2030 campaign, in addition to stressing personal responsibility presents the implications the aging baby boomers will have on all sectors of the state – employers, infrastructure and the Medicaid program – in the year 2030. The Health Insurance Association of America (HIAA) publicizes long-term care as a societal problem in its print public service announcements (PSAs) that read: “Millions more Americans will need long-term care and help paying for it.”

Within these strategies, campaigns promise psychological and financial “rewards” to consumers (see Table 3). Different rewards are appropriate in different circumstances, but patterns show that the insurance industry and partnership states tend to offer more financial rewards and tout control over care and increased care options to motivate consumers. Conversely, product-independent campaigns (to raise awareness about long-term care and educate consumers in an unbiased way) tend to offer more psychological or emotional rewards, such as “peace of mind.”

Most campaigns offer one or two of these central rewards to its target audience. Many of the rewards have appeal to the audiences HFCA is concerned with: baby boomers, near retirees, and older persons. However, interviewees stress that there are realistically fewer financial rewards available to older persons (above age 70). One reason for this is because premiums for long-term care insurance may be prohibitively expensive.

**Table 3: Common Rewards Promised by Long-Term Care Planning Campaigns**

Rewards of Planning for Long-Term Care	
More Care Options	Preparation for the Unexpected
Empowerment through Education	Decreased Burden to Family
Protecting Retirement Savings	Preserving Inheritance
Independent Living	Age with Dignity
Peace of Mind	Taking Responsibility
Insurance Premium Savings	Less Stress After a Health Care Crisis
Control of Future	Tax Advantages <sup>13</sup>

Source: In-depth interviews.

<sup>13</sup> This is particularly true in states that offer more liberal tax incentives related to long-term care insurance than under federal tax law.

## Messages that Communicate the Rewards

Rewards must be communicated to the target audience in a way that is clear and compelling. Experts in the field agree effective messages about long-term care planning should be succinct, and direct. Many also believe that messages should play to the audience's emotional side. When it comes to long-term care planning messages, some that have been used include the following:

- ◆ Are you ready?
- ◆ Protect yourself.
- ◆ Stay in charge.
- ◆ Prevent your worst fears from happening.
- ◆ Rather live in a nursing home or your own home? Find out how!
- ◆ Either you plan or someone else will plan for you.
- ◆ Educated consumers are better consumers.

Messages like these are as much about tone as they are about substance. In terms of tone, campaigns variously take positive, rational, fearful, or humorous tones to communicate their message. The lack of consensus here underscores the difficulty in motivating the audience to take action, especially on a sensitive topic. Many interviewees, however, cautioned against using “fear” themes without a counterbalance of positive outcomes from planning ahead. Each approach is explained below.

- ◆ **Positive:** Interviewees who have conducted positive advertising campaigns believe that coupling the message with images of a ideal lifestyle helps bring a difficult issue out in the open and helps alleviate the fear and denial that can surround long-term care. These campaigns do not deny the reality of long-term care risks and costs, but they do emphasize positive messages about “having the life you want.” Many campaigns opt for a positive approach, particularly those sponsored by senior centers, AAAs, and other organizations whose mission is to educate seniors and help them make sound choices.
- ◆ **Fearful:** Most of organizations interviewed said “scare tactics” should be used only in moderation -- to “sound an alarm” for the audience to act without causing them to tune out the message. In fact, all campaigns use statistics to show the potential personal risk for long-term care costs to get baby boomers’ or caregivers’ attention. Additionally, Minnesota’s Project 2030 and the American Health Care Association’s campaign clearly lay out the implications of the “looming crisis that lies ahead” as baby boomers age and Medicaid resources are strained. In all, industry-sponsored campaigns seem to use “alarming” statistics more frequently than senior centers or state units on aging.
- ◆ **Humorous:** Long-term care is not an issue that people like to talk about, but using humor can help ease this tension.<sup>14</sup> For instance, Conesco Services uses humor as a way to introduce the topic of long-term care planning. In a Conesco television advertisement, an elderly couple

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<sup>14</sup> Although it is not specifically associated with a long-term care planning campaign the “AFLAC duck” was cited as a good use of humor to raise a not-so-pleasant topic. In its television advertisements, AFLAC uses a reoccurring quacking duck to remind couples about the importance of life insurance – a conversation they might otherwise postpone because there is no immediate need for it.

in their mid- to late sixties is shaking their couch cushions in search of spare change. The punch line is: “How do you plan on funding your retirement? Long-term care costs more than spare change – and savings may not be enough.” After the punch line Conseco then runs its 1-800 number for consumers to call for more information. This humorous approach was chosen after extensive focus group testing and pilot testing. Researchers found that audiences are tired of sugary images and unresponsive to scare tactics. Instead, they seemed to want a mixture of humor and seriousness.

- ◆ **Rational:** Campaign directors using this technique feel that the gravity of facts about long-term care is enough to move people to action. In its Texas Teachers Plan, Aetna uses statistics from ACLI and government sources to sell Aetna long-term care group insurance. The California Partnership for Long-term Care’s main message is that it is a state-approved program and the insurance policies are safe. The belief here is that the audience, especially the elderly population, is skeptical of agents selling products. That said, elderly populations tend to respond to straightforward, data driven information from credible impartial sources. Indeed, focus group research suggests that seniors want to know the facts and see side-by-side comparisons so they can feel comfortable making decisions about long-term care needs.

As mentioned above, messages are not “one size fits all.” Messages that motivate baby boomers to take action differ from the older audience because they are at different stages of their lives and have different priorities. In addition, some consumers deny or do not identify with their biological age. For example, according to Generational Targeted Marketing, “boomers tend to view themselves as about 15 years younger than they actually are.”<sup>15,16</sup> Below are examples of messages segmented by type of target audience (see Table 4).<sup>17</sup>

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<sup>15</sup> Brock, F. “A Never-Say-Old Generation can’t outrace the clock forever.” *The New York Times*. Dec 3, 2000;12.

<sup>16</sup> Block, S. “50 not so nifty for baby boomers; Generation gets squeezed, from kids to parents to retirement.” *USA Today*. Sep 20, 2000;Money 1B.

<sup>17</sup> Interviews suggested very few messages that might be especially effective for minority groups. One exception is an insurer that told Hispanics/Latinos in the workplace: “You don’t have to give up your job; with long-term care insurance, you can have someone take care of your parents while you are at work.” Because this was the only special messaging discovered, no category for minorities is reflected in this table.

**Table 4: Messages Segmented by Target Audience**

<b>Retirees/Older Audience (65-70)</b>
<ul style="list-style-type: none"> <li>◆ I want my children to care about me, not for me.</li> <li>◆ You changed their diapers, do you want them to change yours?</li> <li>◆ I want my children to have more than just memories.</li> <li>◆ Relying on family? Have you spoken with them about your needs?</li> </ul>
<b>Near Retirees/Young Audience As Consumers (45-64)</b>
<ul style="list-style-type: none"> <li>◆ There's a lot to think about, because you're going to live a long time.</li> <li>◆ It is important to plan early while you are still healthy enough to qualify for insurance and still young enough to afford the premiums.</li> <li>◆ Long-term care insurance costs a lot, but long-term care costs more.</li> <li>◆ Protect the nest egg you've been so diligently building.</li> <li>◆ Financial independence: if you have it, don't lose it.</li> </ul>
<b>Young Audience As Potential Caregivers (45-54)</b>
<ul style="list-style-type: none"> <li>◆ If you have a parent who hasn't considered this, you should.</li> <li>◆ Plan for your parents.</li> <li>◆ Worried about help available when mom grows old?</li> <li>◆ What if your mother needs long-term care?</li> </ul>
<b>Women</b>
<ul style="list-style-type: none"> <li>◆ You're doing a great job taking care of everything else; now it's time to think about yourself.</li> <li>◆ You should not have to give up everything you've accomplished by staying at home as a full-time caregiver.</li> <li>◆ When you need care, who will provide it?</li> </ul>
<b>Persons of Low-income</b>
<ul style="list-style-type: none"> <li>◆ Although you may be covered by Medicaid, you still need to be aware of available resources and options.</li> <li>◆ Planning for your care can be an option regardless of income.</li> <li>◆ You are still entitled to quality care.</li> </ul>

Source: In-depth interviews (suggested and actual campaign messages).

As HCFA crafts messages for its campaigns, interviewees offered this advice. Much of it follows basic principles of communications and marketing.

- ◆ Use messages that are under ten words which are compelling, provocative, simple, and will strike a chord with the audience. This type of message will motivate them to take action without scaring them.
- ◆ State that Medicare does not cover most long-term care services. One of the barriers preventing consumers from planning for long-term care needs is the misconception that the government, whether through Medicare, Medicaid, or Social Security, will take care of consumers in their old age. All organizations stressed the need for HCFA to debunk the myth that Medicare is a safety net program for long-term care, and several emphasized that HCFA is the *only* organization that can effectively address this misconception. Organizations agree

that there may be some backlash at first, but then consumers will face reality and be motivated to seek out information about planning for their future.

- ◆ Explain the risks of long-term care, options, and where to go for more information. By showing projected costs, consumers will be driven to seek out more information. An effective campaign should emphasize to consumers that “a little thought now could make things a lot easier later.” It should also present possible options for consideration. There is no need to steer people to particular options; this will happen on people’s own terms as they begin talking. However, HCFA should steer consumers to community agencies such as AAAs and develop or use one central clearinghouse of long-term care planning information.
- ◆ Clarify the definition of long-term care. Consumers either do not know what long-term care is or equate long-term care with nursing home care. HCFA needs to emphasize that long-term care is more than just skilled care; that there other services (particularly custodial or personal care) consumers are likely to need.
- ◆ Humanize the issue through personal anecdotes. Audiences listen when people talk about their experience from the first person point of view. Using real people and their experiences illustrates the need to plan for long-term care.
- ◆ Be honest with consumers. Because of past negative experiences with the government or government programs, some consumers are skeptical of government, and tend to think they are being duped. Unless HCFA indicates its motivation for encouraging long-term care planning, some audiences may be suspect.

## CAMPAIGN ANALYSIS: WHAT ARE THE SUPPORTS?

A campaign's supports are the elements that make campaign messages credible and bring a target audience closer to acting on those messages. Supports vary according to the organization sponsoring the campaign, the campaign's objectives, and the target audience, but they commonly include trusted partners, spokespeople, or collateral material.

Supports are essential to a campaign around a difficult issue like long-term care. Target audiences may need more of a "push" to take the action HCFA desires than with other types of campaigns. For example, support may need to come in the form of detailed, research-based information on a campaign website or local consumer assistance and education. Partners at the national, state, and local levels will be important supports for the HCFA campaign.

### Gateways to the Target Audience

Partners and "information intermediaries" often provide a gateway to the target audience, connecting the audience with the campaign or lending credibility to the campaign effort. Access to the audience can occur on a practical or a psychosocial level: on a practical level, partners may be critical in helping with physical, financial, or technical resources. (Practical collaborations are discussed further in the report section on openings.) On a psychosocial level, a "brand name" partner may add credibility to the campaign and affinity with the target audience. Of course, different organizations and intermediaries have potential to influence specific audiences. Some examples are listed below.

#### Younger Audience (Ages 45-54)

Younger audiences tend to be more receptive to financial planning issues, than care planning messages. With this in mind, campaign sponsors identify the following groups and resources to open doors and lend credibility to their campaigns:

- ◆ Employers, especially those with a commitment to work-life issues.<sup>18</sup>
- ◆ Chambers of Commerce.
- ◆ The financial press, including financial magazines such as *Wall Street Journal*, *Fortune*, *Money*, and *Kiplinger's* and finance-related talk shows.
- ◆ Financial planners, insurance agents, and attorneys, provided that they are properly trained with accurate information about long-term care and planning options.

A possible downside to reaching audiences through the financial industry is that the financial aspects of planning may overshadow the need to start thinking about residential and care options. In addition, planners and agents have an obvious financial interest in the long-term care discussion (and usually in promoting particular products). Another concern is that the financial community is likely to need education about long-term care needs and options; interviewees

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<sup>18</sup> According to the California Partnership for Long-Term Care, consumers have shown a preference for getting long-term care information through their employers.



acknowledged that the state of knowledge about long-term care planning options is not very well advanced among financial planners and retirement advisors. The financial press may also need guidance on the nuances of long-term care planning.

Nonetheless, nearly all organizations recognize these professionals as important gatekeepers on a state and local level for reaching younger audience about long-term care. Insurance companies and sales agents, in particular, are key gatekeepers in motivating and helping consumers to plan for long-term care. As a marketer at Conseco describes, typically the national marketing department of an insurance firm aims to create long-term care awareness, to build up name recognition and trust on local and national level, and to supply insurance agents with the necessary information to sell the product. Product sales happen on local level through two kinds of agents: “captive” agents, who are employees of a company and exclusively sell the company’s product and independent agents, who are contracted by many firms and promote a variety of products. In general, captive agents receive more training on long-term care insurance and on specific products. However, “captive” agents may have a more limited understanding of alternatives and more aggressively push for the company’s products than an independent agent might.<sup>19</sup> It is important to bear in mind that having buy-in from an insurer does not necessarily translate into support from local agents, because many are so autonomous.

#### Near Retiree Audience (Ages 55-64)

Interviewees suggest that people nearing retirement are likely to be more attentive to long-term care messages than their younger counterparts. All of the groups and resources mentioned above (employers, chambers of commerce, financial publications, financial planners, attorneys, and agents) are possible candidates for supporting a campaign to people in this age range. In addition, other possibilities include:

- ◆ Nationally known groups like AARP or NCOA. (Insurers, state government agencies, community service organizations, and other groups all mention the potential value of an affiliation with AARP, however some caution was raised about possible competing policy objectives.)
- ◆ Senior magazines like *Modern Maturity* (which happens to be an AARP publication).
- ◆ Adult children, who could be encouraged to initiate an intergenerational dialogue.

#### Retired Population (Age 65+)

Again, many interviewees identified AARP as an important campaign affiliate because of its extensive membership base, wide circulation of *Modern Maturity*, and public recognition of the AARP brand. For example, an investment company interviewed for this study noted that the AARP logo and stamp of approval are important factors in its marketing success.<sup>20</sup>

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<sup>19</sup> Lutzky, S. and Alexich, L. “Enabling Informed Consumer Choice in the Long-Term Care Insurance Market,” *Journal of Aging and Social Policy* 10(3), 1999: 27+.

<sup>20</sup> At least one organization (a state SHIP program) mentioned that they had been reluctant to partner with AARP because of AARP’s history of marketing and selling insurance.

Adult children are likely more important to support campaigns for this age group, as may be the following organizations:

- ◆ Area Agencies on Aging (AAAs) and Social Security offices.
- ◆ Provider associations that are credible and have rank-and-file members or affiliates that are in regular contact with the target audience.<sup>21</sup>
- ◆ Retiree groups (often associated with large employers or professional organizations).
- ◆ Hospital memberships groups (usually consisting of older consumers).
- ◆ Elderlaw attorneys, who specialize in estate planning and living wills.

#### Other Audiences

Churches were identified as gatekeepers to a variety of communities, particularly minorities, low-income families, and seniors in general. Non-traditional but effective partners may include Jewish Family Services and Catholic Charities. Organizations that were identified as good partners for reaching Hispanics/Latinos include MANA and the Office of Hispanic Ministry. Black sororities may be helpful for reaching African American women.

#### **The Spokesperson**

One way for a campaign to gain credibility and establish affinity with the target audience is to use an identifiable spokesperson. A spokesperson can increase affinity, credibility, and issue visibility. A number of interviewees point out that it may be important for a campaign about sensitive long-term care issues to have someone significant “speak out.” One of the most notable spokespeople to date has been best-selling author and financial motivator Suze Orman, who provided written endorsements of the four Robert Wood Johnson Foundation public/private long-term care partnerships. Orman’s involvement with the partnerships was subsequently noted in national and local press, which brought further attention to the programs. AHCA also relies heavily on outside spokespeople, including Fernando M. Torres-Gill (former Assistant Secretary of DHHS), Antonia Novella (former Surgeon General and the first woman and Hispanic to hold the office), a financial planner and independent consultant who appeared on the Today Show, and a family spokesperson who wrote a book about her parents’ long-term care experience.

A spokesperson can aid a campaign in many ways. Perhaps the most common contribution is that of an endorsement. This is not necessarily a celebrity endorsement. For instance, to build credibility among superintendents and teachers during the Texas Retirement Plan campaign, Aetna obtained a letter of endorsement from a figure well-known in the education arena. In other cases, the spokesperson may conduct speaking or media tours. This is especially true if the spokesperson is a subject-matter expert with substantial industry knowledge and is a dynamic speaker.

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<sup>21</sup> Campaigns sometimes generate local assistance by working through national offices of membership organizations. Sometimes organizations with a compatible agenda will participate in the campaign as a service project.

As suggested above, there are multiple types of spokespeople: well-spoken, “everyday people” that share their personal experiences, experts who speak credibly about an issue, and celebrities with higher name recognition. Social and product marketers caution that celebrity spokespeople may not be cost-effective if the audience cannot somehow relate to or trust the person. One interviewee noted that “you can’t predict how the audience will respond” to celebrity spokespeople. (In fact, there were dissenting opinions among interviewees about the suitability of Christopher Reeve or Michael J. Fox as a possible spokesperson for long-term care.) Other suggestions by interviewees for a national spokesperson include: Oprah Winfrey, Angela Lansbury, Barbara Bush, Betty White, Rosalyn Carter, Jimmy Carter, Nancy Reagan, Montel Williams, Celeste Holmes, John Glenn, and Beverly Sills.

### **Moving the Audience Towards Action**

The campaign’s message alone may not be enough to motivate the target audience to take action. The target audience may need or want some form of assistance after it is exposed to the campaign’s message. This was noted by many interviewees, who expressed concern that HCFA would develop a long-term care campaign to raise awareness but not offer any options or the next steps in the planning process.

Some resources already exist to assist consumers with planning, although these may or may not be suitable for HCFA to draw on. This study’s interviews identified telephone hotlines (often toll-free or local number) and planning guides as common forms of assistance. Other supports include websites with consumer information, workshops, informational videos, and one-on-one counseling.<sup>22,23</sup> Informational videos were noted by interviewees as a multi-purpose form of support, since they lend themselves to outreach events (like viewing parties and seminars), can encourage intergenerational dialogue, or be accompanied by worksheets, planning guides, and other print material. One interviewee suggested that HCFA produce a video about how to talk about aging and associated long-term care issues.

Many interviewees emphasized that HCFA must have some way of telling consumers about viable long-term care options and where to go for more information. One interviewee stated that “to talk about the problem [of long-term care] without the solution is like pointing out a fire without fighting it...without proposing solutions you create more fear, more paralysis, and allow people to continue hiding behind emotional issues.” Several people indicated that HCFA needs to direct consumers to one central source of information, but many interviewees feel like there is currently no appropriate repository. One interviewee suggested the [www.seniors.gov](http://www.seniors.gov) website. An independently sponsored website (e.g., convened by a university, collaboration of consumer-

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<sup>22</sup> For a list of sample consumer guides, informational videos, and other material, see Appendix B.

<sup>23</sup> The value of one-on-one counseling in supporting outreach to seniors has been suggested by anecdotal evidence and a study of the California Partnership for Long-term Care. In California, many people who asked for HICAP counselors went on to purchase insurance, and use of a source such as a HICAP counselor who is perceived as trustworthy, impartial and disinterested appeared to be helpful. For details see Mahoney, K., Connolly, L., Phillips, Dail, Hayashi, T. “Increasing Awareness of Long-Term Care Costs and Options: The Early Experience of the California Partnership for LTC”, HCFA-sponsored conference on “Public Attitudes, Beliefs, Knowledge and Concerns about Long-Term Care: Goals for a National Long-Term Care Consumer Awareness Campaign,” December 12, 2000.

based organizations or other trusted entities) was also mentioned as a good vehicle for providing information. Others indicated that a telephone hotline could work, but cautioned against following the 1-800-MEDICARE model.) One interviewee suggested, “HCFA would be smart to put together the best of what’s out there in consumer guides. Assemble something very succinct and put it on-line. This guide needs to ask things like: How do you want to live? Where do you want to live? Will that arrangement be good for 20-40 years? What’s the “plan?” Who will pay for it? . . . You have to couple the care/choices message with the financing message.”

It is worth noting that supporting materials and services are important not only to achieving campaign goals, but they often provide an important measure of campaign progress. For example, organizations may track calls to their toll-free number or requests for publications to pinpoint utilization patterns.

## CAMPAIGN ANALYSIS: WHAT ARE THE IMAGES?

The campaign's image is the way its ideas and messages are packaged so that they resonate with consumers. This includes the tone and design elements of materials. This section finds that while there are differences in the tone of campaigns, many promotional materials are aimed at two ideals: the carefree, active retiree and the prepared professional, preserving his or her "success."

### Tone

As discussed in this report's section on campaign promises and messages, campaigns vary considerably in tone. This tone permeates the promotional materials and activities associated with a campaign. Below are some examples of the way positive, rational, fearful, and humorous appeals manifest themselves.

- ◆ **Positive:** To illustrate an ideal lifestyle, Scudder Investments created a short television advertisement showing a woman successfully managing two simultaneously occurring events: her son being accepted to Harvard University and her mother needing long-term care. The ads were part of a series that ran on local cable channels for one month. The design of this advertisement appeals to the upper-middle-class family who has the resources to send their children to an ivy league school.
- ◆ **Rational:** Aetna's multimedia campaign, which aims at educating teachers in Texas about the importance of long-term care planning, is text and data driven. Flyers and brochures contain health and cost statistics. A representative from Aetna's marketing department noted that this approach has been very well-received by the target audience. She suspects that presenting the issue as a research document without an emotional angle helps establish credibility, which is important for an insurance company.
- ◆ **Fearful:** The California Partnership for Long-Term Care and New York State Partnership for Long-Term Care both ran a graphic television advertisement in Spanish that showed a piggy bank being filled at various life stages. However, in the end the piggy bank explodes with the message, "You don't want to burden your children or society; this could happen to you."
- ◆ **Humorous:** Currently, Conesco runs a television ad featuring a group of seniors shaking the couch to find change. The tag line asks, "How do you plan on funding your retirement?" The success of this campaign led Conesco to expand into print advertising and develop another humorous ad: the print ad coming out in April will feature senior citizens playing a game show in hopes of winning enough money to fund long-term care. Conesco estimated that, because of this approach, recognition of their brand has increased from 8 to 65 percent over two years.

As previously discussed, several interviewees suggested that HCFA steer more toward a positive tone than resorting to scare tactics. Another recommendation from interviewees was that HCFA put a younger face on the message. For instance, a campaign might use examples of disabling circumstances that can happen to younger people (e.g., multiple sclerosis or a car accident.) The younger image may also be important since research has shown that baby boomers see themselves younger than they truly are.

## Design Elements

In addition to message appeal, the graphic elements of a promotional piece are key to communicating with the target audience. In general, the design images of long-term care planning campaigns reflect the promise of happiness, activity, independence, and security. There are generally two categories of images used in materials reviewed: those that idealize planning to pre-retirees by demonstrating the ensuing benefits of health and sustained levels of activity, and those that appeal to younger, successful boomers who may already be planners. These distinctions are described below.

- ◆ **Social Seniors:** Promotional pieces about long-term care insurance often show smiling, upper-middle class couples engaged in recreational activities. For example, Florida's SHINE program brochure shows a Caucasian couple sitting on a yacht and another couple eating at a fine restaurant. GE Long-Term Care Insurance Division's enrollment kit is colorful and peppered with pictures of elders enjoying outdoor life with their family and testimonials (with pictures of satisfied customers) about the peace of mind that long-term care insurance provides. A brochure associated with the CalPERS Long-Term Care Program features line drawings and photos of people enjoying activities such as bicycling, painting, and hiking. In general, however, the message is geared toward the middle class, white, older couple.<sup>24</sup>
- ◆ **Prepared Professionals:** Materials geared to professionals are more likely to feature solitary people. These individuals are often striking contemplative poses or using financial tools (such as a calculator). ACLI's brochures, for example, target a younger, professional, multi-ethnic audience. One image that exemplifies their target audience is a younger Asian woman who is holding an *Investor's Business Daily* newspaper.

There are a handful of campaigns that target a more diverse audience. CNA's brochure tries to appeal to many different types of people, reflecting cultural diverse photos of an individual, a family, and a single mother. Indiana's video appeals to multi-ethnic families, showing both Caucasian and African American seniors engaged in activities such as playing cards, walking with grandchildren, and playing the piano. While some materials portray multi-ethnic populations, a review of collected materials found very few images of Asians or Hispanics.

Some materials use graphics other than photographs. Without segmenting the audience, images such as a clock may represent the passage of time and the urgency of planning before time slips away beyond one's control. When appealing to women, however, there is a tendency to use softer images such as leaves, shells, or butterflies. Materials may also try to evoke pleasant thoughts – leaving the image to the imagination of the audience. For example, Madison Senior Center elicits an image based on sentimental value with the title of their pamphlet discussing asset transfers, “Who gets Grandma's Yellow Pie Plate?” This targets grandchildren to deliver its planning message.

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<sup>24</sup> In general, the collected materials do not show images that are specifically connected to the long-term care issue. Nonetheless, at least one interviewee indicated that focus group participants preferred images and stories of people needing care over “nature” scenes and themes that vaguely allude to a better future.

## CAMPAIGN ANALYSIS: WHAT ARE THE OPENINGS?

For every campaign there are openings – times and places that messages have an increased chance of reaching the target audience. These openings provide venues for the promotional activities used to deliver a campaign’s messages.

This section is intended to identify openings and highlight the common promotional methods related to long-term care campaigns and lessons learned from those experiences. For the sake of brevity, this section does not discuss many of the details about the execution of particular activities.<sup>25</sup> It finds that organizations gravitate to similar promotional activities.

### Psychological Openings

There are certain times when people are in the right frame of mind to consider long-term care planning. Many interviewees pointed out that finding these times, however, is easier said than done, since long-term care is often not identified with a naturally occurring life event. Whereas people think about buying life insurance when they become parents, there is not a similar “trigger” for long-term care planning.

Nonetheless, interviewees suggested two possible life events that may increase audience receptiveness to long-term care planning messages: 1) retirement planning<sup>26</sup> and 2) a family care crisis or caregiving experience. Many interviewees felt that long-term care can be included as a consideration when people plan for retirement. This association with financing may be more palatable for some people than an association with “care;” furthermore, there are some identifiable openings (e.g., the “age 50” notice from SSA and Medicare information sent to people about to turn 65) for reaching people who may be thinking about retirement. A small number of interviewees though planning could be linked with some exposure to a long-term care situation. The thinking here is that individuals who understand the realities of long-term care will want to minimize these type of risks for themselves and their families. Building on personal experience with long-term care may be complicated by the fact that people who are or anticipate being caregivers tend to think about the needs of aging parents instead of planning for themselves (when in fact the adult child may have a longer horizon for planning).

At least one interviewee noted that the “care experience” opening may apply more to women, while the “retirement planning” opening may be more relevant to men.

### Temporal Openings

Certain times of the day, week, or year present opportunities for social marketing. Some general assumptions suggest these openings, such as the idea that outreach events need to coincide with free time in the audience’s schedule. In the case of seniors, this could be late morning or early afternoon; for working-age people this might be lunch-time or evening.

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<sup>25</sup> In-depth interviews captured many more details about the execution of promotional activities than are reflected in this summary. As HCFA develops its campaign strategy, it may be helpful to revisit these findings.

<sup>26</sup> Certain events may signal the work-retirement transition (e.g., rolling over an IRA) and receptive audiences.

The temporal openings leveraged particularly for long-term care communications include the following:

- ◆ Open enrollment period for employee benefits (when trying to reach pre-retirees and baby boomers).
- ◆ Major holidays, provided that ads run before the holiday advertising rush. (For example, the Care Choice Ohio campaign ran its newspaper ads with the intent that consumers would see an ad, cut it out, and show it to their children who are visiting for the holidays, or vice versa.)<sup>27</sup>
- ◆ Political events. (Campaign activities in the past have coincided with cuts in Medicare reimbursement to providers and the 2000 Presidential election, for example.)
- ◆ Specially designated times such as “Older Americans Month.”

At least one interviewee stressed that temporal openings for reaching women about long-term care are more limited than for men. Essentially, one of the groups most at risk for being affected by a long-term care crisis has very little “free time” to learn about the need for planning.

### **Logistical Openings**

Campaigns must go where their audiences are, whether that be a physical location or a media source. These opening are described in general below.

#### Media Sources

The best media sources are also determined by whom the campaign sponsor has access to, which may not necessarily be the best media for reaching the target audience. When campaigns invest in paid advertising, media buyers provide important guidance. However, interviewees were able to suggest the following placement techniques:

- ◆ To reach seniors, run newspaper ads on “coupon days” or adjacent to obituaries.
- ◆ To reach working-age people, leverage corporate intranets or other workplace communication vehicles (e.g., newsletters, benefit fairs, etc.).
- ◆ To reach the same demographic as insurers, use classical, talk, or news radio or television morning talk shows. (Insurers seem to show a preference for Sunday morning shows.)

#### Events & Physical Locations

Some opportunities for connecting with the target audience occur on a grand level, but more often than not these openings are highly local and dependent on cooperation with key community organizations.

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<sup>27</sup> Many experts suggest trying to start intergenerational discussions at holiday time, but Administration on Aging (AoA) officials remarked that they do not see a marked increase in calls to their Eldercare Locator after the holidays. In fact, summer is the time when calls peak. AoA officials had no explanation for this phenomenon.



National opportunities include speeches to national membership organizations, such as the National Governors' Association or National Association of Worklife Professionals. Another possibility includes co-sponsorship of a fundraising event similar to the "Race for the Cure" breast cancer campaign. (For example, one organization partnered with the Alzheimer's Association for their annual Memory Walk fundraising campaign). Opportunities for local exposure are more numerous, but sometimes resource intensive to cultivate.

Several interviewees stressed that an efficient and effective way of initiating local contacts is to work through national organizations with a strong membership base or local presence. One person explained, "HCFA must have a connection at a local level that can produce a multiplier effect. This connection can sometimes be made through national organizations with a strong, active membership [and an agenda that complements HCFA's goals]." This may include groups like the Association of Health Insurance Advisors, Health Insurance Association of America, American Council of Life Insurers, American Health Care Association, Council of Affordable Health Insurance, National Association of Insurance Commissioners, Financial Planning Association, General Federation of Women's Clubs, elderlaw attorneys, and broadcasters associations. In addition, consumer advocacy groups like Families USA and United Seniors Health Council may be useful allies. Intra-government partners could include the Department of Labor and SSA (since both are interested in campaigns retirement/planning for later life and have structures for regional and local outreach.). The state and local aging network and the Cooperative State Research, Education, and Extension Service (CSREES-USDA) were also noted for their broad reach. (However, one interviewee notes that the ability of AAAs to serve in this role is likely to vary from locale to locale; by and large their resources are taxed and budgets for outreach are limited.)

Venues for reaching people at a local level include:

- ◆ Social Security offices,
- ◆ Senior centers/local aging resource centers,
- ◆ Nutrition and meal sites,
- ◆ Cooperative extension offices (especially in rural areas),
- ◆ Women's clubs,
- ◆ Hospital memberships groups (usually consisting of older consumers),
- ◆ Retiree groups (often associated with large employers or professional organizations),
- ◆ Employers,<sup>28</sup>
- ◆ Chamber of commerce events,
- ◆ Churches and other faith-based organizations,
- ◆ Community health fairs,
- ◆ State fair booths,
- ◆ Country clubs (but at country club, there may only be a certain type of audience),
- ◆ Family support groups,

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<sup>28</sup> Some may agree to offer lunchtime programs about financial planning (including long-term care) or eldercare, include information on pay stubs, or on the corporate intranet.

- ◆ Town hall meetings and community forums (especially to discuss long-term care as a public policy issue),
- ◆ Provider offices, and
- ◆ Popular retail chains (e.g., Wal Mart) or banks.

### **Delivering the Message**

According to interviews, campaign sponsors gravitate to similar promotional activities. Many campaigns use earned media as a cost-effective strategy. Paid television advertising is just beginning to catch on with insurers as a way of raising general awareness and supporting other methods to reach the audience (e.g., direct mail). Other groups have found that television is too expensive and ephemeral to be cost-effective. Some have used radio advertising with slightly more success. Direct mail is used effectively in some cases, especially where it is sent through a credible or trusted sponsor (e.g., employer or membership organization) and when it is coupled with other awareness-raising activities. Seminars (promoted by direct mail, affinity sponsor, radio, television, or print) or worksite meetings were mentioned as especially effective vehicles for education, given the complexity of the long-term care topic.

Some interviewees suggested that HCFA incorporate television into its campaign. One interviewee noted, "There needs to be a launch of the campaign [perhaps through a PBS special], then outreach from there. A force of speakers need to be sent into communities to talk about LTC in non-threatening terms. The event could be sponsored by a local hospital or senior center -- they are always looking to host an educational event."<sup>29</sup> Others mentioned concern that, to be effective, a television campaign would need to be sustained over a long period of time, not just on a short-term basis.

### Earned Media

Because of its cost-effectiveness, earned media was the campaign strategy of choice for interviewees both inside and out of the long-term care insurance industry. Whether through newspapers, television, or radio, earned media was also favored not only for the sake of economy but because it gets the message out in a way that is inherently credible and heightens visibility of the issue. Earned media is so important that strategists may make it a part of their campaigns even when they can afford to buy advertising (as was the case with GE Financial Assurance).

Some examples of campaigns that have been successful in leveraging earned media are:

- ◆ In 2000, the Health Insurance Association of America (HIAA) relied on spokesperson Art Meir, who has a background as a media coach and is familiar with the insurance industry, to generate press coverage. On average, he went on press tours twice a month, visiting two towns/cities each time. These visits generated occasional newspaper articles and pieces on local television news shows, but more often radio. (This is because radio networks are broad; if you do one radio piece it often gets broadcast over a whole network.) The consumer focus

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<sup>29</sup> Some states have been innovative in using satellite uplinks so that people from across a state can participate in interactive forums on subjects of interest to seniors. This may be an effective way to reach relatively large numbers of people in seminars at a local level.

of the message got Meir “in the door” with the media, and his pitch often ended with the offer of HIAA’s free consumer guide. The biggest surge in requests for the guide came after a “chance hit” in *Parade* magazine. At the end of the article, *Parade* listed several resources including HIAA and AARP. HIAA got 2,000 requests for the guide.

- ◆ AHCA has found that messages delivered indirectly through national and state press are the most cost-effective way of reaching target audiences about long-term care and assisted living. To earn media coverage, AHCA enlisted the support of spokespeople who are recognized health care authorities, a financial planner and independent consultant (who appeared on the Today Show), and a family spokesperson who had written a book about her parents’ long-term care experience. AHCA focused on national and state press, national talk shows, the *Wall Street Journal*, *New York Times*, editorial departments and women’s publications. AHCA hired a firm to create a media strategy, used in-house public relations support, and took advantage of a placement service to get coverage in more local papers.
- ◆ To promote its consumer guide, United Seniors Health Council formed working relations with columnists Jane Bryant Quinn and Kathy Kristoff (of the *Los Angeles Times*), two well-respected journalists. United Seniors has also been successful in having its materials mentioned in *Money*, *Fortune*, *Kiplinger’s*, and other pre-retirement/financial planning publications.
- ◆ Lastly, Citizens for Long Term Care targeted their activities where there was high media concentration. During the New Hampshire primary in 2000, the goal for the group was to get the issue of the need for long-term care planning on the national radar. To do so, volunteers asked staged questions during candidate town hall meetings. Because the New Hampshire primary generates great interest, stories covered by local news have a good chance to appear on national television.

Several interviewees indicated that they use the North American Precis Syndicate (NAPS), which helps develop and place content in newspapers. NAPS was regarded as effective for getting placement in smaller weekly newspapers (often hungry for content), but no substitute for the know-how and personal contacts of a public relations professional. One interviewee suggested that HCFA use NAPS to create an “Ask an Expert” column for local papers, in addition to enlisting the support of columnists like Ann Landers and Jane Bryant Quinn. Reporters (interviewed as part of previously delivered media monitoring report) told Barents researchers that:

- ◆ Story ideas should contain anecdotal elements.
- ◆ Press “pitches” should translate into something hands-on and something to which readers can relate and react.
- ◆ Stories should be geared to the family as well as the individual. For example, some stories are about giving care to one’s parents, because it may be more relevant or psychologically easier to think about long-term care planning in that way.
- ◆ HCFA try to localize information and set up interviews with local people involved in education campaigns.

- ◆ Personal finance stories crafted around larger employers who offer insurance coverage to their employees and their parents is currently a hot topic.
- ◆ HCFA should consider working with personal finance reporters to get financial planning messages into different sections of the newspapers.

#### Paid Advertising – TV and Radio

Due to budget constraints, most state and nongovernmental organizations do not rely heavily on paid advertisements. Instead, they may encourage broadcasters to run announcements as a free public service. Many organizations find that even when they are able to do this, placement of the public service announcements (PSAs) is sub-par; they simply do not have a great effect if placed in the “dead zone” between midnight and six a.m. Ultimately, some organizations relying on PSAs find that the return on their investment (the cost of producing and distributing the PSAs) is lackluster.

It is interesting to note that even commercial interests have used paid ads to a limited extent, to date. Thus far, ads been televised and have focused primarily on promoting long-term care insurance and financial planning. Television ads have been mainly broadcast on cable channels like Lifetime, CNNfn, CNBC, MSNBC, Fox News, ESPN, and Golf Channel.

In addition to the television ads referenced above (used by Scudder Investments and Conseco) the following examples illustrate some of the ways television and radio ads have been used:

- ◆ General Electric Financial Assurance’s ads declare: “I want my children to care about me, not for me,” and “I want my children to have more than memories.” To target baby boomers, ads ran during cable shows (e.g. Lifetime for the women’s market) and Sunday morning talk shows such as Meet the Press. GE registered 19,000 calls after the first week of its campaign.
- ◆ Indiana tried television commercials in September and January 1994, which presented long-term care insurance as a way to protect people’s nest egg and also showed clips of a person canning peaches (to represent the preservation of finances); neither approach was very effective, although the release of the commercials created a temporarily higher level of calls.
- ◆ The New York State Partnership for Long-Term Care ran a radio spot that followed a game show format. It informed listeners that the average nursing home stay is two and a half years. As the host asks a line of direct questions to which the contestant has no answer, the message is that “Sure, long-term care insurance costs a lot, but long-term care costs a lot more.”
- ◆ Connecticut’s radio public service announcements are what appears to be an elated conversation between husband and wife about the joys of retirement. Overwriting the positive dialogue, however, are messages from a third narrator about the demands of long-term care.

The experience of interviewees suggests that paid broadcast advertising is very expensive to produce and to air, and the resulting consumer action is relatively minimal. For example, the California Partnership for Long-Term Care found that an intensive short-term media campaign is not cost effective. Over a two-week period, 109 radio and 27 television stations aired its ad at a

discounted rate. The number of calls that were placed to California's toll-free phone number was relatively insignificant to the cost of running the ads (although radio was more effective than television). Moreover, many of the callers had immediate long-term care needs and were not in the intended "planning mode." Some interviewees tried more sustained radio advertising – running ads over an 8-week period, (with two weeks on and one off) or a six-week period and felt positive about the results.

Several interviewees noted that television, if successfully executed, would be more ideal than radio for a long-term care planning campaign, since viewers may be at home where they can jot down a telephone number or website for more information or talk to their family about the message they have just seen.

#### Paid Advertising – Print Ads

Slightly more than 10% of the campaigns studied use paid print advertisements to advance their campaign goals. Most ads appeared in investor journals and newspapers, such as the *Wall Street Journal*, *Barron's*, *Industry Trader*, and *Money*. One exception was ads produced by the Ohio Department of Aging; these appeared in state and community newspapers and were intended to prompt seniors to see the ad, cut it out, and share it with their families. Scudder Investments also chose a venue for its ads outside the financial press, using *My Generation* (the AARP magazine aimed at 50-55 year-olds).

These ads are described in more detail below.

- ◆ The Ohio Department of Aging's ads are 4x4-inch blocks with direct questions such as "Rather live in a nursing home or your own home? Find out how!" "Worried about help available when Mom grows older?" "Caring for someone with a long-term illness? We can help." and "Are there are alternatives to nursing-home care?" Each ad lists contact information, including phone numbers and websites.
- ◆ Scudder's print campaign followed its television advertisement themes, lending urgency to direct questions such as, "What if your mother needed long-term care?" These ads were run in Spanish, Chinese, Japanese, and Russian, with a special focus on ethnic pockets of cities.

#### Presentations and Seminars

Many campaigns (and most government-sponsored efforts) use presentations and seminars to get their messages across in a way that is more interactive and sustained than other types of promotional activities. Interviewees stress that these events fill an important need because consumers want to be educated to understand the issues and be equipped to make their own planning decisions. Along these lines, attendees often receive materials to "take away" and examine after the event.

Target audiences range from insurance agents, to employees, to the general public. Some events are focused to target women or minorities. (For example, train-the-trainer workshops by The POWERCenter explain step-by-step what women need to know in order to make financial planning decisions, what their options are, and how to begin a plan of action.) Participants are

mainly recruited through the membership or mailing list of a local host, company intranets, or news releases to print and electronic media. A few groups partner with Area Agencies on Aging and rely upon them to coordinate logistics. Campaign presenters are usually subject matter experts, and may include peer volunteers in the case of presentations by SHIP programs.

Some examples of presentations include:

- ◆ Madison Senior Center packages messages with retirement planning, discussing a range of issues from financial planning for long-term care to mental health and good nutrition. The center hires outside experts to present topics, which are designed for middle-income 65-72 year-olds.
- ◆ The Minnesota Board on Aging coordinates with the Area Agencies on Aging and with corporate sponsors to host sixteen community forums to initiate public discussion around issues concerning the year 2030. When speaking with employers, they are very direct and use statistics showing the economic and workforce implications of aging America.
- ◆ GE Financial Assurance holds regional workshops for agents and consumers, organized by the Speakers Bureau. Speakers include health care experts to address maintaining independence and dignity, and stress the utilization of local service options. The workshops are packaged as informational only; there is no sales pitch. There are generally 50-60 participants at each seminar, which is held in a small meeting hall.
- ◆ The RWJ Foundation Partnership for Long-Term Care states in particular take a bi-level approach, conducting presentations with both consumers and insurance agents. The Connecticut Partnership for Long-Term Care, for example, holds monthly insurance agent certification trainings. There are also about six state-sponsored consumer seminars each year.
- ◆ Shelton Marketing Services presents one- and two-day training classes to insurance agents in all the major cities across America. Classes emphasize instruction in facts about Medicaid coverage, what to look for in a good policy, and tax incentives, as well as how to build trusting relationships with clients.
- ◆ AT&T is unique in that it offers an array of opportunities to discuss long-term care in a variety of venues. One of its strategies is to use multiple classes packaged within retirement planning, so that participants can go home and digest the materials, then come back and ask questions.

### Direct Mail

Approximately half a dozen of the organizations interviewed reported using direct mail, and many of these interviewees were positive about its potential as a promotional method. Advantages of direct mail include the fact that it can be relatively inexpensive (depending on whether addresses are commercially purchased) and may allow for precision or repeat targeting of certain audiences. In addition, direct mails are easily tracked and results may be evaluated. Direct mail is most effective when it is targeted (based on membership or demographic information), sent with an affinity sponsor identity, or included as a ride-along to another direct mail piece to which the audience is receptive.

- ◆ To generate initial interest in long-term care insurance, brokers and agents may send a pre-approach letter to an existing client base and provide follow-up. Brokers and agents may also use direct mail to generate interest in informational workshops about long-term care and associated insurance products.
- ◆ The Indiana Partnership for Long-Term Care purchased a commercial mailing list and sent a focus-tested four-panel mailer out to 302,000 residents (ages 55-75) between May and June 1999. The mailer produced offered consumers four ways to request more information: through telephone calls, sent return cards, email and the Indiana website. By far, the preferred method of response was through detachable return cards sent back to the program office.
- ◆ The California Partnership for Long-Term Care included inserts in the EOB statement for Medicare and generated a very good response (over nine percent). Partnership officials interpreted this result to mean that consumers were more likely to be interested when the source of information is a trusted and impartial third party.
- ◆ The CalPERS Long Term Care Program uses direct mail as a key element of its communications strategy. The best results have been obtained when the mailings have been focused on key population groups for whom long-term care may be relevant or for whom the message may be most salient (e.g., ages 40-70, new employees, and previous responders). CalPERS research shows that multiple mailings to the same individual produce significantly higher response rates than a single mailing, although both are more effective than other communication vehicles that the program has tried, including television or print ads.

## **Evaluation**

In some cases, individual communications efforts (direct mailing, advertising, website promotion) have been evaluated by response rate or requests for materials or long-term care counseling. However, program evaluation is often limited or non-existent because of budget constraints. In lieu of formal evaluation, most assessment is anecdotal. Two campaigns (both affiliated with the RWJ Foundation Partnership for Long-Term Care) led the sample interviewed by Barents Group in evaluation methods and outcomes: the California Partnership for Long-Term Care and the Indiana Partnership for Long-Term Care. John Hancock has analyzed campaign results in a more formal way, as has the CalPERS Long Term Care Program.

## SUMMARY AND NEXT STEPS

This report provides an overview of current practices used for communicating with various populations regarding long-term care issues. By centering our work around the six key questions to be answered in the social marketing campaign planning process, we have synthesized information from a broad range of sources with the hope of providing a starting point from which to design further consumer research tailored to our specific campaign needs.

As the last activity in the environmental scanning phase of this project, this report collects many important ideas that can be potentially useful in helping HCFA promote long-term care financial and lifestyle planning. In a forthcoming meta-analysis brief, the MEDSTAT team will bring together the findings from this report, as well as the other environmental scan reports, so as to clearly outline what it is we do know and don't know as a result of our research efforts to date. This brief will then outline a consumer research plan for addressing our unanswered questions.



## APPENDIX A: LIST OF INTERVIEWEES

Organization	Contacts
AARP	Priscilla Itscoitz and Leon Harper
Administration on Aging	Carol Crecy and Sherri Clark
Aetna U.S. Healthcare	Anne Reiner
American Health Care Association	Tom Burke and John Gillan
American Council of Life Insurers	Lynn Boyd, Herb Perone, and Paul Yakoboski
AT&T	Skip Schlenk
California Partnership for Long-term Care	Sandra Pierce-Miller and Lisa Kayle
CalPERS Long-Term Care Program/GE Employees' Plan	Denise Nowak (of the Long Term Care Group, Inc.)
Citizens for Long Term Care	Patrick Brady
CNA Group Benefits	Lea Fosz
Connecticut Partnership for Long-Term Care	David Guttchen
Conseco Services, LLC	Maura Kautsky
Council for Jewish Elderly	Daniel Silverstein, Susan Bookbinder, and Robyn Goldwyn
Employee Benefits Research Institute (EBRI)	Jeremy Pincus
Family Caregiver Alliance	Bonnie Lawrence and Kathleen Kelly
Fannie Mae	Lisa Yogoda (of Iona Senior Services)
Florida SHIP	Tom Reimers
GE LONG-TERM CARE Division	Carl Bomback and Mike Kachel
Health Insurance Association of America	Winthrop Cashdollar
Indiana Partnership for Long-Term Care	Maryanne Hack
John Hancock Financial Services, Inc.	Jane Schoen
Madison Senior Center	Christine Beatty
Matrix Human Services	Kaleen LaMont
Minnesota Department of Human Services	LaRhae Knattarud
Montana Office on Aging	Debbie Horton
National Association of Insurance Commissioners	Mary Beth Seincewicz
N.P. Morith, Inc.	Nancy Morith
New Hampshire State Unit on Aging	Mary Maggioncalda and Sandy Malasky
New York State Partnership for Long-Term Care	Robert Borelli
North Carolina Division of Aging	Carla Obiol
Ohio Department of Aging	John Ratliff
Oregon Department of Human Services	Kathryn Labadie
Scudder Investments	Laura Trumble
Senior.com	Martie Higgins and Maggie Stedt
Shelton Marketing Services	Phyllis Shelton
Southwestern Commission Area Agency on Aging	Mary Barker
The POWERCenter	Pat Humphlett and M. Cindy Hounsell
The Prudential Insurance Company of America	Gail Holubinka
United Seniors Health Council	Chuck Mondin

## APPENDIX B: SAMPLE MATERIALS COLLECTED

### Informational Videos

- ◆ “CalPERS Long Term Care Program, Campaign 2000,” CalPERS.
- ◆ “Growing up and Growing Old, Caring For Our Parents,” Oregon Public Broadcasting, Oregon Department of Human Services, Senior and Disabled Services Division.
- ◆ “Indiana Long Term Care Program – The Missing Piece Of The Retirement Puzzle,” Indiana Partnership for Long-Term Care.
- ◆ “Long Term Care and You: The Future is in Your Hands #504 (Veterans Issues)” State of Montana: Department of Public Health and Human Services, Senior and Long Term Care Division.
- ◆ “Partners in Social Marketing: An Overview of the Social Marketing Activities of the Four Partnership States,” June 2000.
- ◆ “Promises Kept, The Role of Long-term Care Insurance in Taking Care of You and Your Family,” Shelton Marketing Services.
- ◆ “Universal Housing.” Good Morning America, AARP.
- ◆ “Universal Housing Airchecks.” AARP.
- ◆ “What is Long Term Care?” North Carolina Department of Insurance and North Carolina Department of Health and Human Services, August 1999.
- ◆ “What You Need to Know Now About Long-Term Care,” 1998, The California Partnership for Long-Term Care, a Program of The California Department of Health Services.
- ◆ “Why Move; Improve!” AARP.

### Brochures and Pamphlets

- ◆ “Long-Term Care Insurance: To Buy or Not to Buy,” AARP.
- ◆ “Private Long-Term Care Insurance: To Buy or Not To Buy?” United Seniors Health Cooperative, Special Report.
- ◆ “Why Do You Need Long-term Care Coverage?” CNA.
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