



## Raising Awareness of TDI Resources to Help Consumers Shop for Insurance

**THE TEXAS DEPARTMENT OF INSURANCE (TDI)** recognizes the role of competition in achieving the lowest possible rates for consumers. One way to increase competition is to encourage consumers to shop for insurance. Since the late 1980s, TDI has published rate comparison guides to help Texans shop for automobile and homeowners insurance. Since then, we've expanded our print and online resources to give consumers tools and information to find the insurance they need at the best possible price. We currently publish comparative rate and price guides for five lines of insurance: automobile, homeowners (including renters and condo), Medicare supplement, long-term care, and workers' compensation. Each year, we distribute more than 1.2 million rate guides. We also publish a general shopping guide and guides for medical liability and malpractice insurance.

To inform consumers about the availability of these resources, TDI has engaged in a variety of marketing strategies. This report summarizes what we've learned.

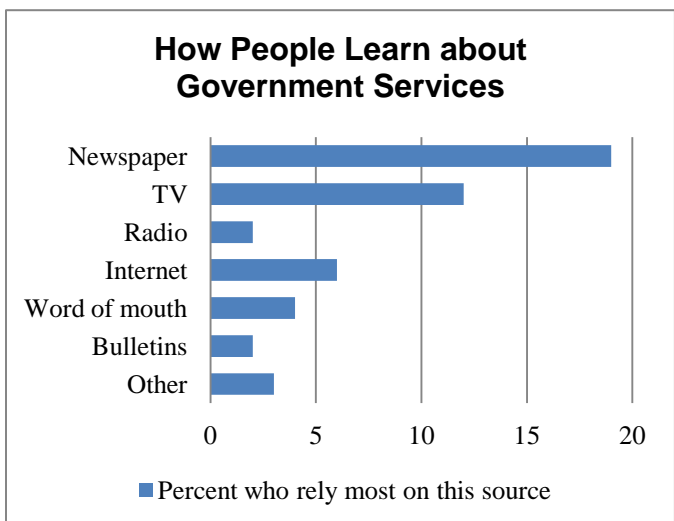
### Public Awareness Marketing: An Overview

Marketing and communications research has consistently shown that consumers must be exposed to a message multiple times before the message becomes effective. Additionally, the message must be clear and understandable, and must reach the consumer at a time when the consumer is receptive to it and able or willing to act on it. A successful public awareness campaign should move the consumer from awareness to understanding and, ultimately, to action.

The Pew Research Center, a nonprofit research institute, identified the top ways people learn about government services. The Pew study found that most people learn about government through newspaper advertising, followed by television advertising. Other sources of information included the Internet, word of mouth, and radio advertising.

With that in mind, TDI uses a multifaceted approach that embraces five key elements: advertising, website development, outreach, community and media relations, and public education. Specific activities include:

- advertising in newspapers and magazines and on TV and radio
- creating HelpInsure.com and TexasHealthOptions.com to provide consumers with comparative information about prices, coverages, and insurers (not real-time, can't include all variables, so of limited value)
- conducting outreach across the state at events ranging from homeowners association meetings to large-scale home and garden and automobile shows
- partnering with entities such as Texas tax-assessor collector offices statewide, the Austin Police Department, and Seton Healthcare Network to distribute publications and conduct outreach
- distributing publications, fliers, fact, sheets, consumer alerts, and news releases. →



SOURCE: Pew Research Center, 2011

Our efforts have been recognized as a “best practice” model for consumer outreach programs by the Urban Institute in Washington, D.C.; the U.S. General Accounting Office; the National Association of Insurance Commissioners; and the Texas State Auditor’s Office. Departments of insurance in Florida, Oklahoma, New Mexico, and Pennsylvania have used TDI-developed resources to implement their own outreach plans. In 2008, the Consumer Federation of America (CFA) rated TDI’s consumer web resources as exemplary. Texas was one of only six states to earn CFA’s highest rating.

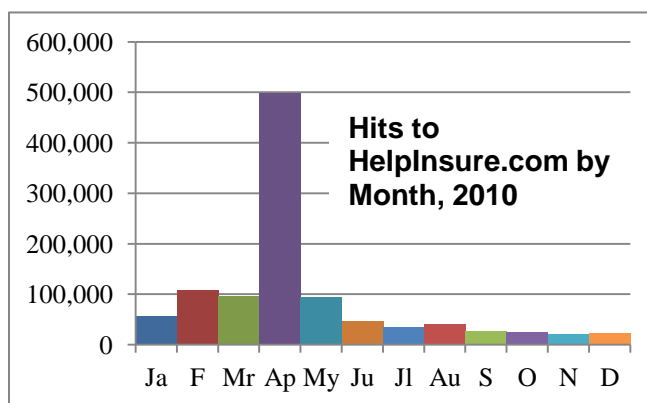


Above: Screenshots of HelpInsure.com, a comprehensive website to help consumer shop for residential property insurance provided by TDI and the Office of Public Insurance Counsel, and TexasHealthOptions.com, which helps Texans shop for health coverage.

## Key Strategies

### Newspaper ads

In February and March 2010, we placed ads in newspapers in San Antonio and Dallas. The ad reached more than 1.3 million subscribers. The number of hits to our HelpInsure.com website increased substantially in the months after the ads ran. The total number of hits for February, March, and April 2010 was more than seven times higher than the total for the same period in 2009.



### Texas Consumer Health Assistance Program

In late 2010, we turned our focus to an 18-month project to educate consumers about health insurance and their health care coverage options. We received a \$2.8 million federal grant to establish the Texas Consumer Health Assistance Program (CHAP). We used part of the grant to hire an internationally recognized public relations, marketing, and advertising firm – Burson-Marsteller – to develop a comprehensive public awareness campaign.

Highlights of the campaign included:

- establishing a toll-free phone number to help consumers with questions and concerns about health insurance
- expanding and improving the health insurance information available on the TDI website
- placing print, TV, radio, and online ads →

- conducting targeted outreach at statewide and community events, such as health fairs, industry trade shows, and civic organization meetings
- distributing consumer publications, including program fliers, fact sheets, and a children’s coloring book, in several languages
- distributing CHAP-branded items, including chip clips and USB thumb drives, at events
- partnering with libraries, state health and humans services agencies, pharmacy chains, and community-based organizations.



Above: Screenshot of the Consumer Health Assistance Program web page. Consumers may visit the page directly or may link to it from TexasHealthOptions.com.

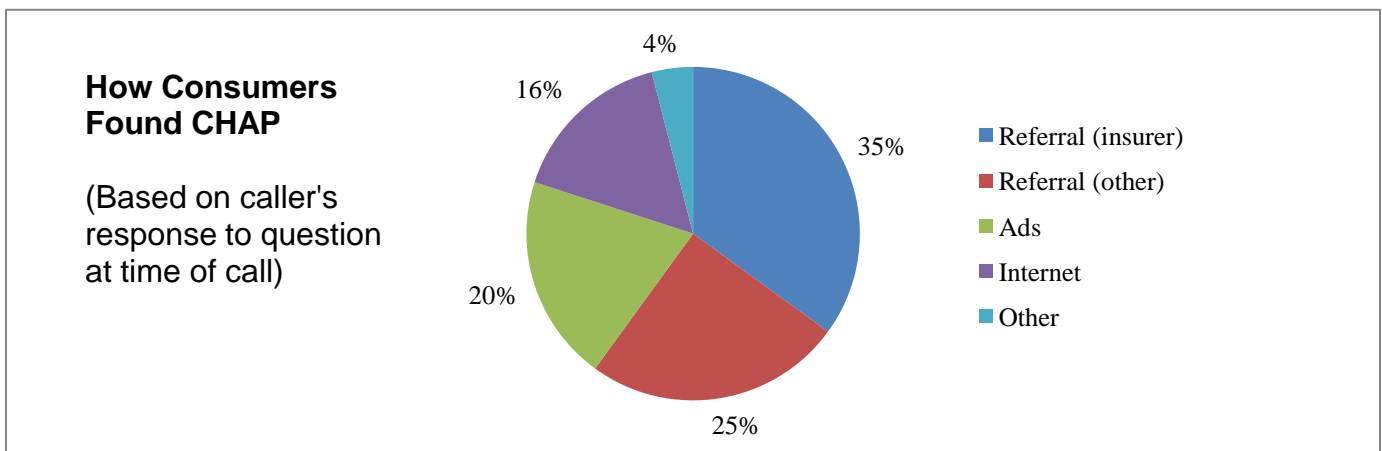
The “high-tech, high-touch” approach drove both online and in-person connections with consumers. Burson-Marsteller also created a compelling message to reach several demographic target groups, including young adults and Hispanics.

CHAP experienced a growth in call volume that coincided with the statewide educational campaign. After the campaign launch, call volume more than tripled to 47 calls per day. Most callers told us that they had heard about CHAP through advertisements, referrals from insurers, word-of-mouth referrals, and Internet searches.

One of CHAP’s most effective channels for reaching consumers was insurers. TDI asked insurers to include CHAP contact information in their administrative mailings. In the last six months of the grant, referrals from insurers was the top means by which consumers found the program.

CHAP’s partnership with pharmacy chains was also successful in reaching consumers. The program experienced its highest rise in call volume after pharmacies agreed to insert program fliers in pharmacy bags. More than 1,100 uninsured Texans called Texas CHAP in the four months after the bag inserts. We also partnered with state agencies to conduct webinars and other training and used direct mail to Texas libraries and community-based organizations to inform consumers and spur word-of-mouth promotion.

The CHAP grant ended on April 15, 2012. →



## Lessons Learned

Not all of our activities have been successful. We have tried a variety of promotional activities since we first started publishing auto and homeowners rate guides. Some of these include street banners, ads on buses and taxis, on-screen movie theater ads, ads in direct-mail coupon booklets, video ads at automobile and home and garden shows, and inserts in utility bills in several Texas cities. Although these activities presumably allowed us to reach a large number of people, we did not see a noticeable increase in calls to our Consumer Help Line or in hits to our website.

## What's Next

TDI has been open to explore new, innovative, and high-tech approaches to reach consumers and increase their awareness. Research shows that 96 percent of Texans have access to broadband Internet service. In the future, we'd like to explore social media as a means to inform and educate the public.

Some strategies that should be explored include:

- stakeholder meetings to improve HelpInsure.com website
- targeted online display ads
- a social media presence on sites like Facebook, Twitter, and Pinterest
- targeted text-messaging
- gaming and smartphone apps to familiarize consumers with insurance concepts.

## Summary

TDI publishes comparative rate guides for five lines of insurance: automobile, homeowners (including renters and condo), Medicare supplement, long-term care, and workers' compensation.

A general shopper's guide, *Shopping Smart: Tips for Texans Purchasing Auto, Homeowners, and Renters Insurance*, is also available. TDI also publishes shopping guides for medical liability insurance and medical malpractice insurance.

TDI uses a multifaceted approach to raise awareness of services and resources to help Texans shop for insurance. Specific activities include:

- advertising (print, radio, TV, and online)
- two interactive websites, HelpInsure.com and TexasHealthOptions.com, which provide tools and resources for Texas shopping for auto, home, and health insurance
- statewide outreach at events ranging from neighborhood association meetings to large-scale home and garden and automobile shows
- partnering with entities to distribute publications and conduct outreach
- educational materials, including publications, fact sheets, consumer alerts, and news releases.

In 2010, TDI received a \$2.8 million grant to establish the Texas Consumer Health Assistance Program (CHAP). The grant allowed TDI to use a number of innovative marketing and public awareness strategies. Activities included print, radio, TV and website advertising; targeted text messaging; distribution of educational materials and CHAP-branded items such as chip clips and USB thumb drives; and outreach and strategic partnerships with state agencies, libraries, pharmacy chains, and community-based organizations.

Newspaper advertising, referrals from insurers, other referrals (word-of-mouth), and a partnership with pharmacy chains to insert information into prescription bags were the most effective agents in driving both website hits and telephone calls to the program. ■