

ORGANIC CONSUMER CONVERSATIONS

Background: We host two branded online consumer communities (panels) – one for Commercial and one for Medicare. Community members participate in activities we initiate to address specific business questions, ensuring the voice of the consumer is incorporated into every initiative. They also start their own conversations, which can be an early indicator of trends to come. This is an example of the latter – we didn't ask or prompt the discussion, our commercial members did.

FEELING JADED ABOUT HEALTH INSURANCE COMPANIES

INSIGHT:

Consumers discuss having negative or neutral perceptions of health insurance companies. The lack of transparency, constant hoops to jump through and increasing costs while decreasing benefits further supports this belief. However, consumers recognize that some insurers are better than others and **give kudos to BCBSMA for trying to do right by members**. *Note: This sentiment as well as the opportunity for BCBSMA – is consistent with findings from the most recent wave of our Brand Image & Awareness research.*

IMPLICATION:

As Trusted Ally, we need show members we are on their side rather than focused on profits by being transparent, easy to work with and keeping the value to cost ratio high. We should also find ways to **let members know we are listening** (via the online research communities and VOC program) and making changes as a result.



I have a pretty negative view of insurance companies in this country. They just see us as dollar signs so I don't understand why anyone would have a positive view. With that said, some companies are better than others and I appreciate BCBS for giving us an opportunity like [participating in this community]."

– Man, 25-34, Asian and/or of Pacific Islander origin, BCBSMA member