

## Objective

The objective was to develop a new Group Long Term direct mail kit for Hagan Barron Intermediaries to market to members of the American College of Emergency Physicians that would replace the current control kit, increase member participation in the plan, while maintaining a positive ROI.

## Target Audience

The target audience for the ACEP Group Long Term Disability mailing is members under age 50 who have an active member status in the ACEP, are a citizen or legal resident of the United States, its territories, and protectorates, and are actively at work on a full-time basis for 30 hours per week for four consecutive weeks.

The internal ACEP demographics reveal that males represent the membership at 74% compared to females at 26%. Regarding race, Caucasian have the greatest representation, Hispanics at 1.5%, and African Americans at 1%. Information on the average age of members and income is not available, however, it is believed the majority earn well over \$100,000 per year.

Additional psychographic information is not available, however personal profiles of several members that VGD located on the ACEP website revealed that many started their careers as EMTs, firefighters, or in the military prior to becoming emergency physicians. The characteristics that led these individuals to become emergency physicians are known to have the strongest affinity with fellow workers and with the associations to which they belong. Given they work in an emergency environment, they are known to be quick decision makers based on educational and environmental experience.

## Challenge

The challenge was to develop a kit that created an affinity with the ACEP member, while at the same time overcoming the common purchase inertia when marketing Disability coverage, and that is “it happens to someone else...not me”.

## Solution

Our team developed a direct mail kit that:

- Created an affinity with the Emergency Physician by acknowledging and describing his/her work experiences, and mentality, on any given day.
- Convinced members of the true causes of long-term disability—back injuries, cancer, and heart disease.
- Personalizing the risk and how it could impact the member’s financial security.
- Educated members, using statistics, that 60% of social security disability claims are denied, and that Social Security denies over 85% of reconsiderations.
- Educated members using statistics about the need for disability insurance and its affordability.
- Educating members that benefits received from an employer contribution to premiums is taxable under federal law.
- Used imagery of surgeons to create visual association with the member.
- Provided the information they need while implying that the ACS has done the research for them, enhancing the perceived value of membership.

