



Adam Maxwell Golden Year Guardian

- > 58 years old
- Married
- > Has grown children
- > Homeowner

> Employed

> Currently insured



More motivated by cost than by coverage, and cautious about spending.



Health-conscious, and has regular doctor visits and prescriptions.



Generally change averse, preferring to stay with familiar doctors and services.



TRIGGER: Another increase in employer-provided health insurance premiums creates concerns about costs.

DISCOVER

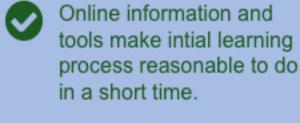
"I need to find more affordable individual health insurance coverage." There's a lot to learn before the open enrollment deadline."



Explores the employer

benefits website and

conducts broad searches online.



The information available about healthcare laws and providers is overwhelming.



Notices information about ACA plans in the news, internet and on TV.

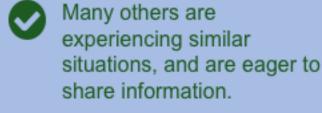


Many competitors's voices are heard in the media in response to recent changes.



insurance with family and friends, and shares common concerns.

Discusses health



spread via word of mouth and social media.

Misinformation is commonly

new options.

Initial consideration set is formed and then expanded to explore



RESEARCH

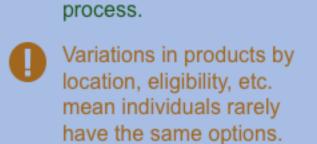
and offer the benefits I use most often."

"I need to find out if there are other options that are affordable



with friends and family, and seeks their advice.

Discusses options



Opinions of friends and

family are a significant

influence on the purchase



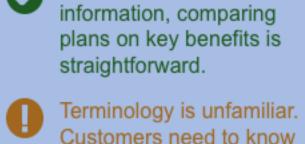
and competitors' sites to review plan details and costs.

Despite the complexity of

which healthcare services

they utilize most to evaluate

coverage options and plans.



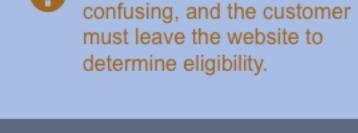


marketplace to learn

about subsidies and

available.

learns he is not eligibile. Marketplaces have a specific, clear information



Subsidy infromation is



plans each. Decision criteria is determined.

"I need to determine which specific plan has the benefits that I

The consideration set is narrowed to 1-2 companies with 2 or more



Speaks to an insurer

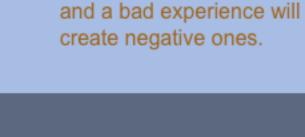
representative to ask

questions about

confidence.

COMPARE

costs and coverage. Personal assistance is a key touch point, and talking with a knowledgable rep builds



questions have been answered.

Good experience with a rep

creates positive opinions,



specific plan details and

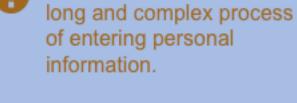
doctors in network.

best value

want and that I can afford."

May consider other benefits such as health coaching, nurseline, etc., to find the

Obtaining a quote requires a



Plan details are assessed and compared to each other. Most

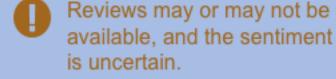


validate the plans being

considered.

service.

Positive sentiment highlights value beyond cost and coverage, such as customer



"I want to purchase the plan that I have selected. The open **PURCHASE** enrollment deadline is almost here."





packet and accesses online member tools. This is the first opportunity to communicate with the

customer as a new member.

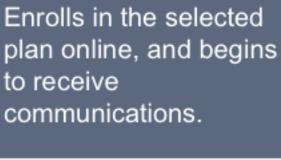
Changes in benefits, costs,

Receives the

insurer's welcome

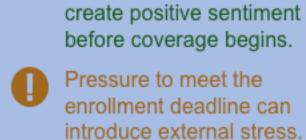


doctors, etc., create



An simple, secure, and fast

enrollment process can





CONCLUSION

Marshmallow lemon drops pie

Croissant chocolate bar

Jelly-o donut apple pie bear claw

Chocolate cake halvah carrot cake

Lemon drops cookie marshmallow

Tactics

Opportunities

Caramels danish jujubes powder marshmallow oat cake lemon drops.

Caramels danish jujubes powder Marshmallow lemon drops pie marshmallow oat cake lemon drops. Jelly-o donut apple pie bear claw Croissant chocolate bar

> Chocolate cake halvah carrot cake Lemon drops cookie marshmallow Marshmallow lemon drops pie Jelly-o donut apple pie bear claw

HIGH

Priority

MEDIUM

Caramels danish jujubes powder LOW marshmallow oat cake lemon drops.

Croissant chocolate bar Chocolate cake halvah carrot cake Lemon drops cookie marshmallow