Guided Buyer Journey Strategic Brief

August 2023

Agenda

01   **Our Strategic Approach**

02   **Insights & Findings**

03   **User Experience & User Flows**

04   **Measurement Framework**

05   **Roadmap**

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Who We're Talking to

Existing Customers

Brokers Selling KP

Brokers Not Selling KP

Prospects Who Have Considered KP

Prospects Who Haven't Considered KP

Prospects Who Don't Know About KP

Prospects Who are Considering KP

| From		To
Disconnected digital experiences	●·······►	Holistic, integrated experience
One size fits all experience	●·······►	Contextualized experience for me
Primarily static, content driven experience	●·······►	Engaging and interactive experience
Focused on measurement	●·······►	Focus on outcomes
Experience ends on land	●·······►	Extend to expansion and customer success
Measurement starts at "known"	●·······►	Measurement starts at "hello"
Attempt "Solve" everything in one place	●·······►	Actually solve, in the right places

Comparative Inspiration
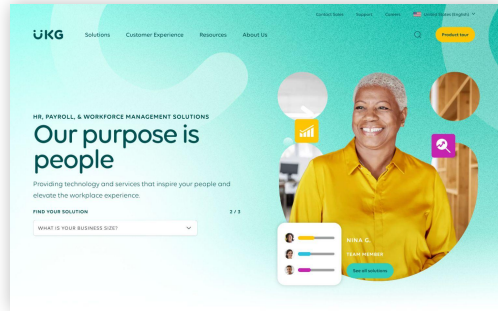
UKG
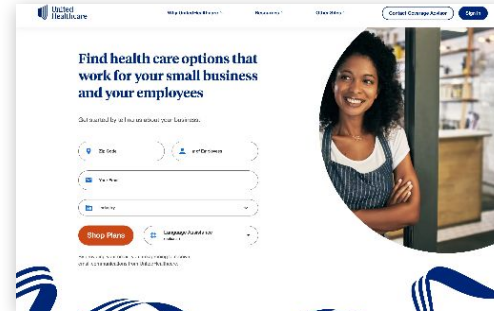
United Healthcare
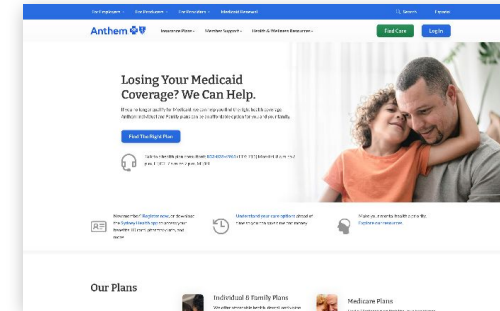
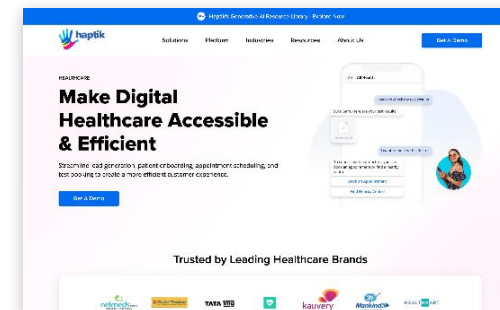**Anthem**
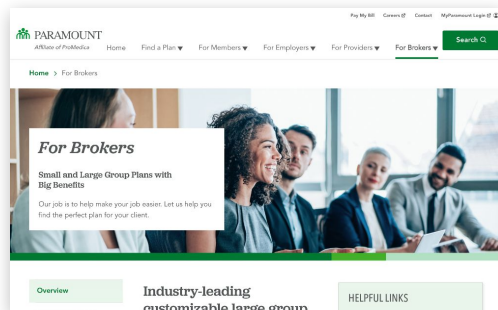
Paramount

Aetna

Others

UKG
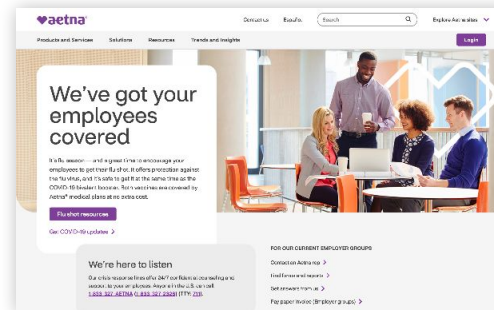
Key Findings and Takeaways

- Multiple interactive tools

- Step-by-step assessment routes prospects to the right products and services

- Animated components highlight points of emphasis throughout

- Numerous solicitations of prospect information, each with a reward

- Rewards include whitepapers, reports, and personalized content

Aetna
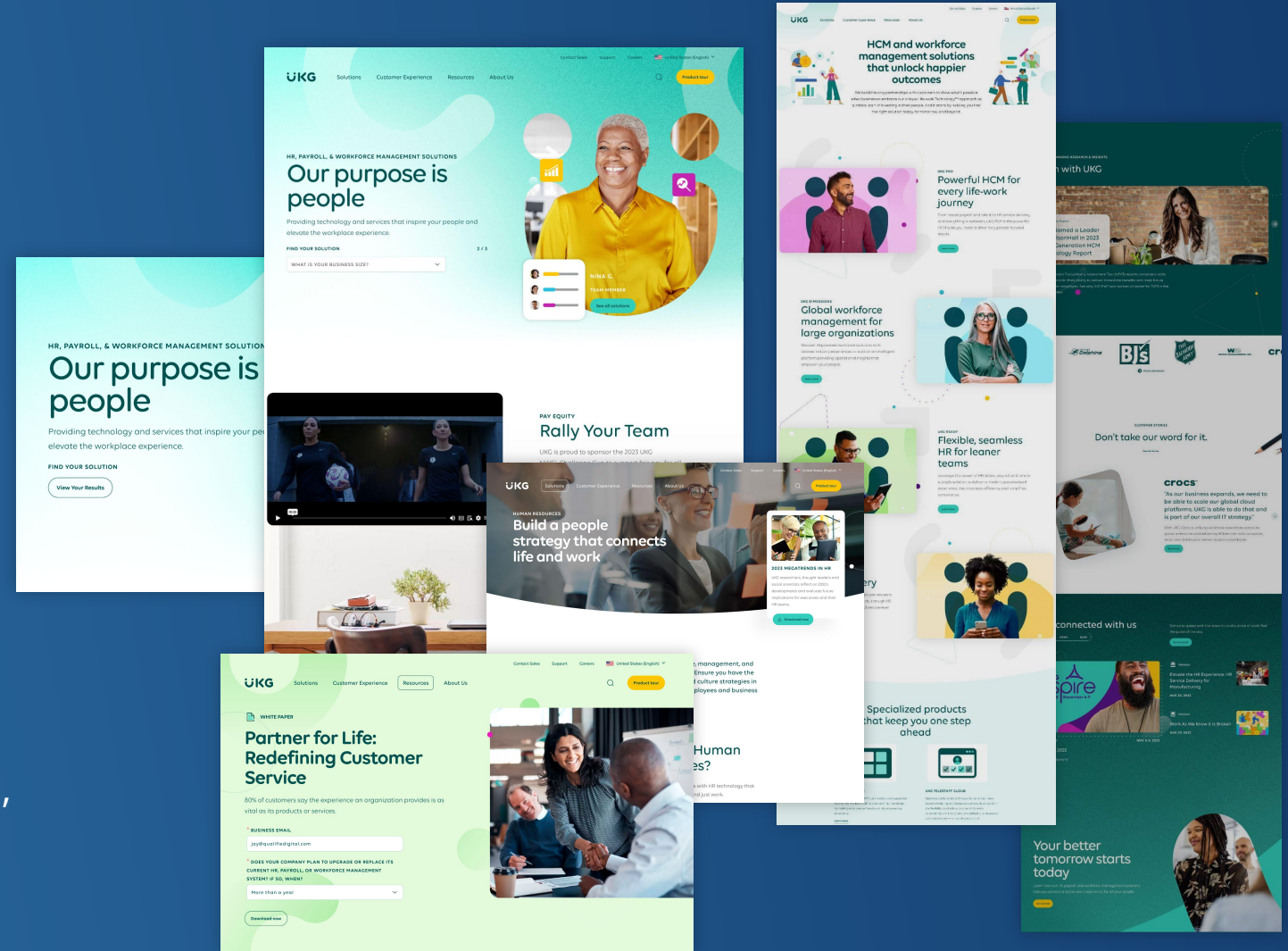
Key Findings and Takeaways

- Lots of broker-centric content

- Velvet rope tools to help selling

- App solutions for lifestyle changes

- Customer survey by email or SMS

- More visual with lighter copy
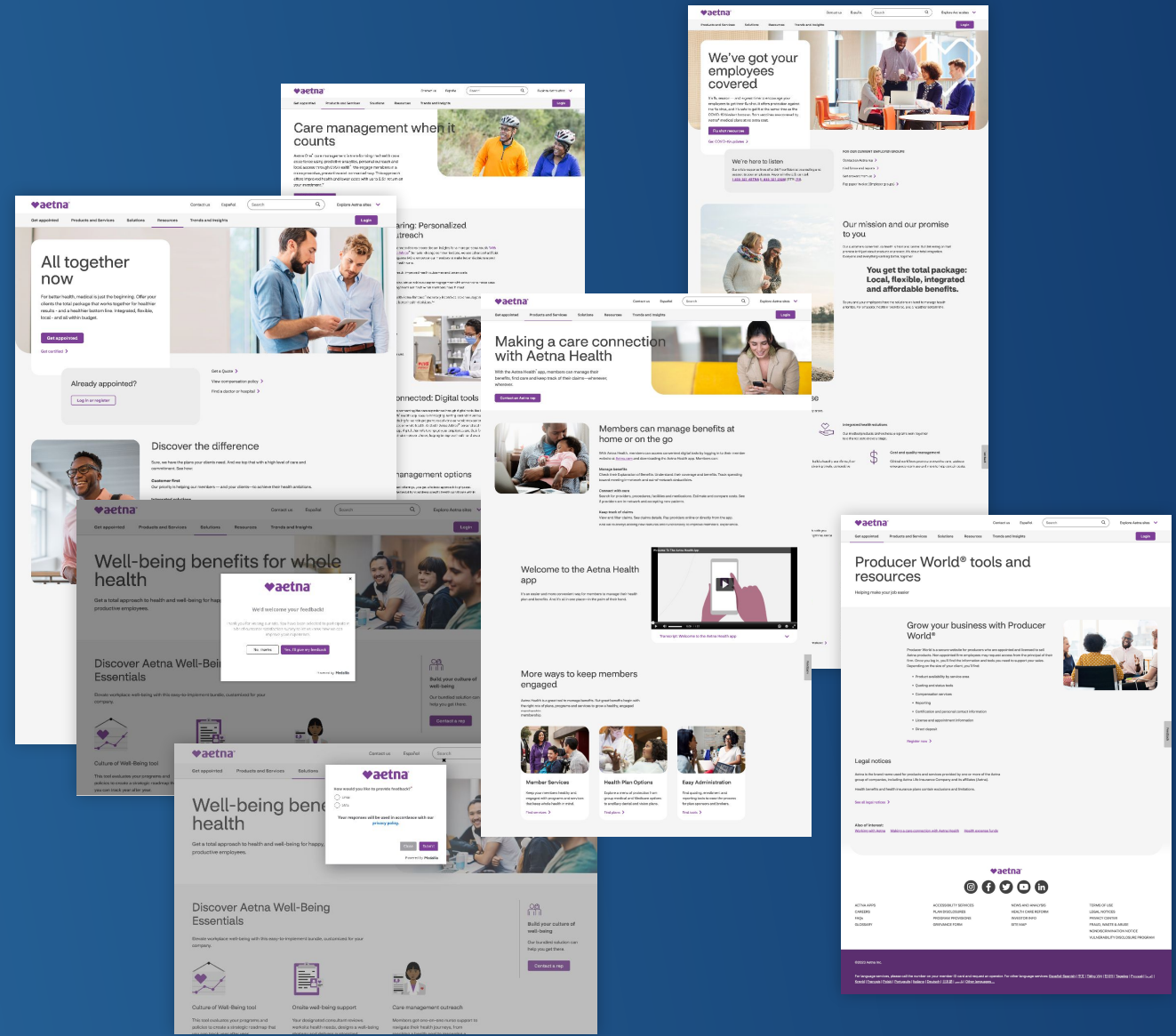
United Healthcare

Key Findings and Takeaways

- Step-by-step experience funnels users to the correct entry point and collects data

- Distinguishes between different prospect types and serves experiences to match

- Start screen offers background and multiple options for obtaining a result

- Asks direct questions about broker relationship and reasons for plan change

- UI employs a diverse set of controls designed to expedite quote generation and lead qualification

- Clean, simple visual design and language reduces confusion to hold user's interest

- Process concludes with plan recommendation(s) based on input

An Incredible Opportunity

01 Clarify who we are in the market

02 Get precise, surgical about what we ask

03 Build a workflow to support the rapid development of assessment content

04 Focus on the activities that deliver outcomes

05 Streamline operations in the team, so they can create more value

06 Draft a blueprint for future efforts

07 Extract actionable information that improves satisfaction and drives leads

Paramount

Key Findings and Takeaways

- Very dense, copy-heavy UX

- Strong visual branding

- Limited interactive content on the site

- Plan eligibility tool with basic styling and limited functionality

- Some results appear to be dynamic

- Medicare plan shopping takes users to another domain

Anthem

Key Findings and Takeaways

- Different content served to prospects and customers

- B2B and B2C targeted in similar ways

- Uses substantial number of third-party tools for calculation and plan administration

- Assumption that customers will view using a self-service app as beneficial

- No Blue Cross branding on tools and apps makes transition from main site more noticeable

- Gives impression that the site lacks content depth and feels impersonal

- Attempt to obtain quote ends with same outcome as emailing or calling w/ potential for user frustration
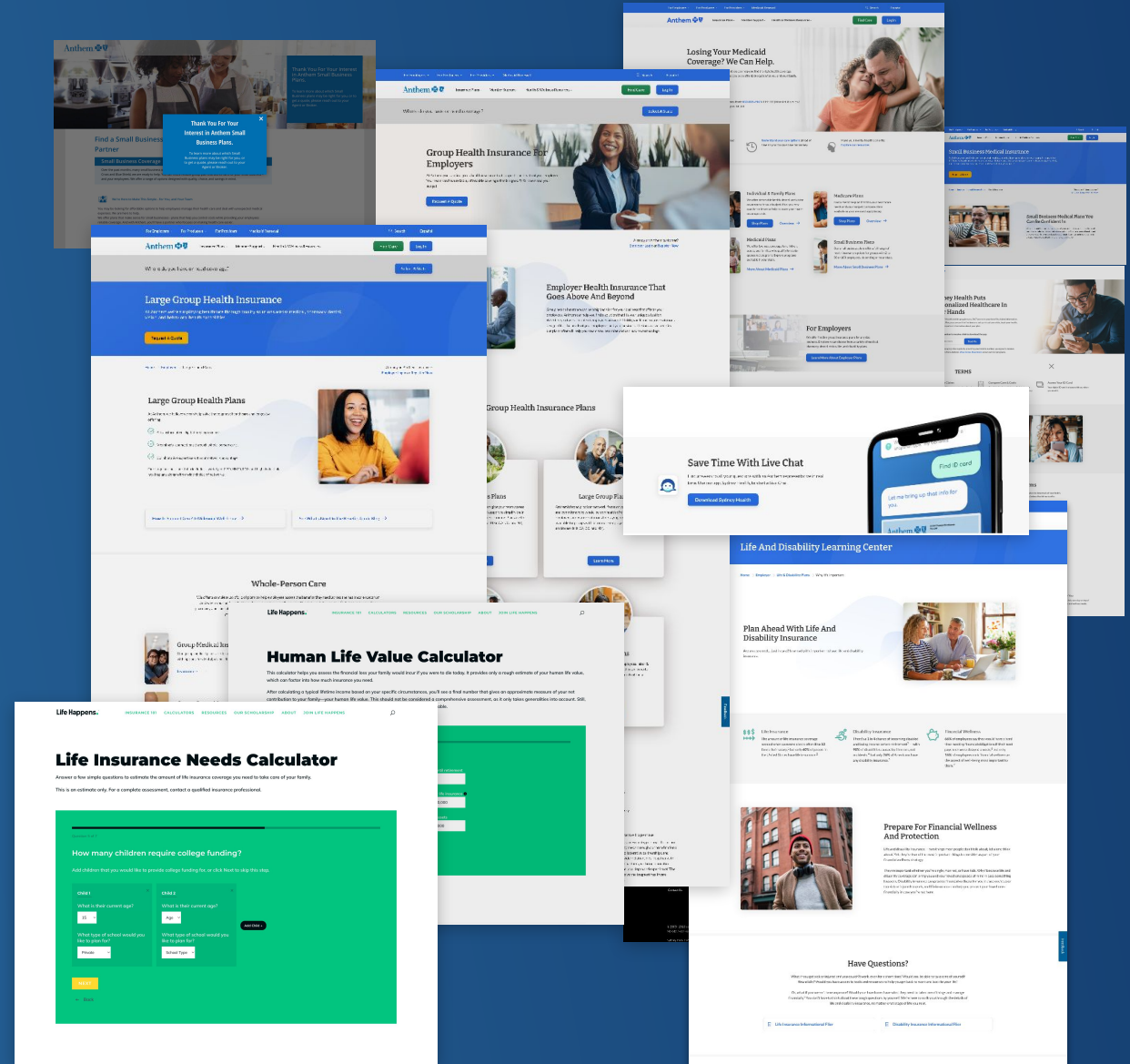
Others

Key Findings and Takeaways

- Branded third-party tools exist but are more generic

- White label solutions do not offer a deep interactive experience

- Dynamic data collection vehicles for the insurance industry are similarly unsophisticated

- Majority are just text-based

- Common offers include a quote and plan selection assistance at the conclusion

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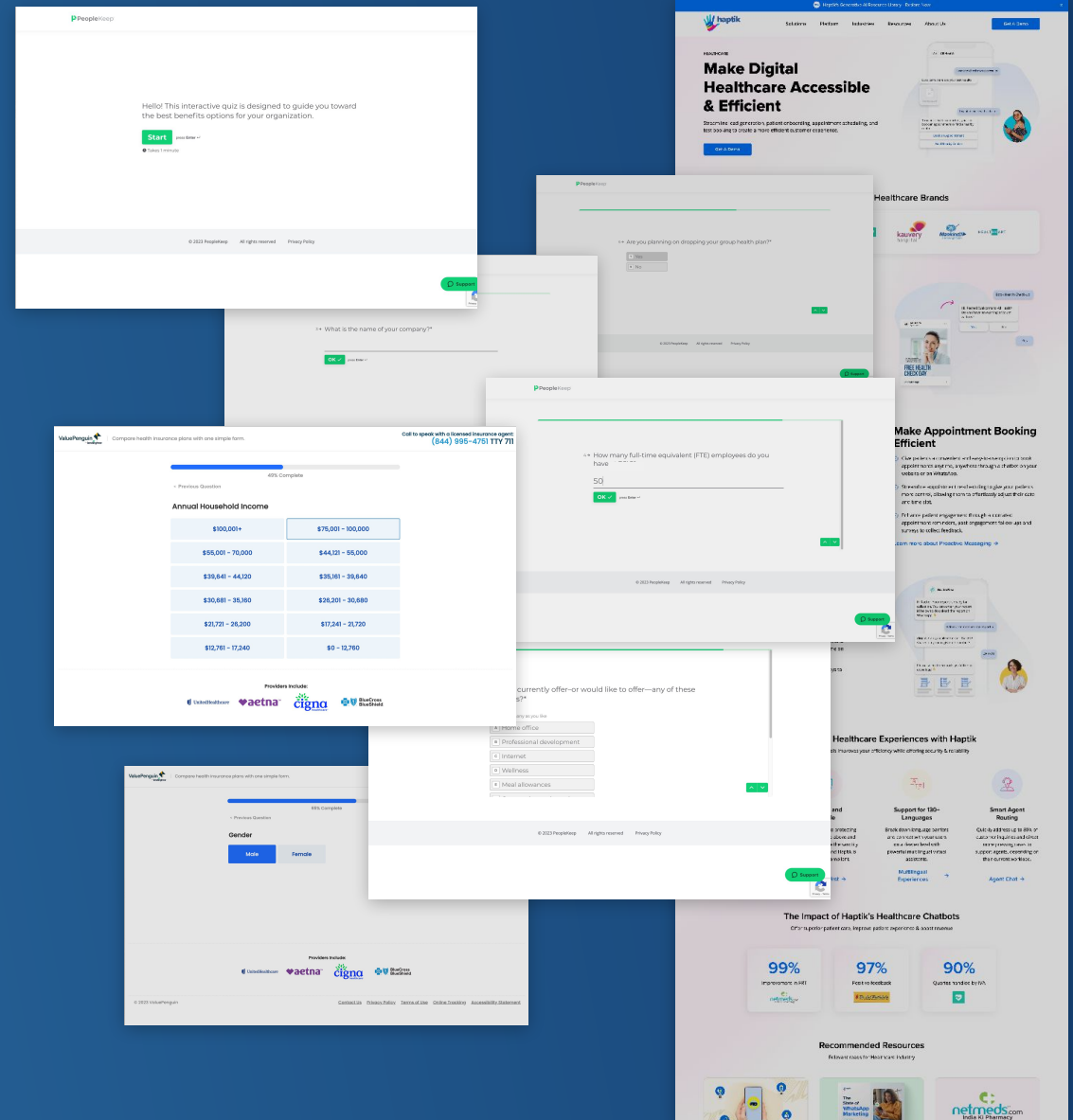
03 Insights & Findings

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Build the Story

There is strong traffic flow to Plans pages, but little leading up to that point in the Visitor flow.

The valuable differentiating content that would drive Visitors to want more information is being overlooked.

- 54.7% of Visits see a Health-Plan page

  - 74.3% of Visits to Health-Plan pages are on Entry to the Website

  - 91.4% of those are New Users

  - 76% of those go no further

- Health-plan pages are the top entry point for both Paid and Natural Search

  - Accounts for 67% of Paid Search Entries
    - 79% Bounce Rate
  - Accounts for 40% of Natural Search Entries
    - 55.9% Bounce Rate

Highlight the Value

When Visitors do engage with the KP-Difference pages, they are much more engaged, they return to Visit the website, and they are more likely to Contact KP.

KP is an elite solution - we need to show the value and industry differentiators to explain why KP is the best solution.

Only 7% of Visits see a KP-Difference Page, but show much higher Engagement

	Visits with a Health-Plan Pageview	Visits with a KP-Difference Pageview
Average Session Duration	0:38	2:35
Bounce Rate	69.9%	45.6%
Contact Us Form Submit	0.18%	1.15%
% Repeat Visitors	6.1%	13.2%

*Data from Google Analytics, Goal 8, January 1 - May 31, 2023

Our Mission: Gain a Tactical Advantage

01 Assign a total value to all participants who complete the assignment

02 Engage with emphatic experience design

03 Modular screen types for longevity

04 Varied interaction patterns

05 Some answers result in dynamic follow-up questions

06 We blend static and dynamic branches of the decision tree

07 Offer meaningful incentive for users to complete the tasks

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Anatomy of a Self- Assessment

1. Intro / Landing Page
2. Assessment Questions
3. Interstitials
4. Results Teaser
5. Deep Dive Results & Takeaway

The Vision

As respondent volume and the quality of the insights grow, we have an opportunity to generate increasingly refined versions of each Journey.

Using the initial build as a launchpad, we can then action what we've learned to design strategies for other user touchpoints, e.g. website pages.

- Elaborate on previous inquiries by varying presentation and content
- Apply the data we gain to create more nuanced approaches elsewhere
- Amplify dynamic responses for a more personalized strategy by audience
- Funnel traffic from alternate entry points to determine which is strongest
- Action behavioral insights we've gained to increase relevance and efficacy of other channels
- Create fresh communications vehicles that excel in addressing each targets' pain points

Personas

	Elite Compete	**Bottom-Line Budgeters**	**Ease Please**	**Flexibility Valuers**
Who are they?	Concerned with recruiting and retaining competitive talent, Elite Compete wants top-tier benefits and has the budget to match.	Keeping costs down matters most for Bottom-Line Budgeters, even if it means sticking to a more basic benefits offering.	Ease Please's priority is finding an intuitive benefits offering that helps create a hands-off admin experience for decision-makers wearing many hats.	To balance the desire to give employees the best benefits possible with budget realities, Flexibility Valuers prioritize providing choice.
What are their priorities?	• Top-tier offerings that differentiate the company vs. competitor offerings • Company absorbing most, if not all, benefit costs • Not limiting employee options or access	• Low renewal rates • Access to data to understand when and how usage spikes • Educating employees to use benefits in a way that keeps costs down	• Maximizing automated functionality • Proactive customer service • Long-term relationship with a carrier	• Offering many plans/tiers for employees to choose from • Providing high-quality care • Setting up a long-term plan to cover a variety of employee needs

Markets

Transaction Oriented

Builders & Producers

Education & Well-Being

Resource Management

Advisors & Legal

Depth

Quality

Balance

Breadth

Cost & Convenience
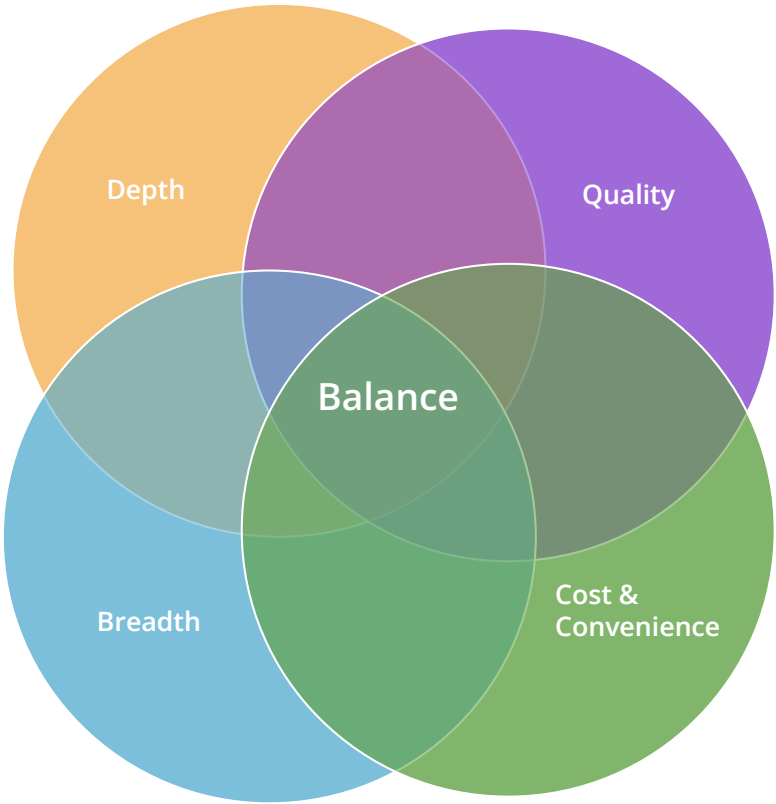
Technology	Manufacturing	Defense Industry / Aerospace	Cannabis Industry	Public Sectors: Transportation
National Attorneys & Law Firms	Higher Education	Construction	Grocery Stores	Delivery & Cargo Companies
Accountants & Financial Services	K-12 Education	Social Services	Wineries	Professional Engineering Firms
Selling to PEO's Customers	Non-Profit	Automobile Dealerships	Retail	Public Sector: State Governments
Selling to PEOs	National Assisted Living/Home Care Services	Restaurants	Casinos	Public Sector: Municipalities

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Segments

Transaction Oriented

These entities are transactional in nature, and most maintain a public / private storefront; whether physical, virtual, or both. Merchants deal with intense competition and profit margins that are often slim.

Builders & Producers

These enterprises don't just generate new ideas, they build new technologies and physical goods to realize their potential. Heavy industry and durable goods are part of this segment.

Education & Well-Being

You'll find the common good at the heart of these organizations and their objectives. Caretakers are responsible for the health and well-being of others, so turning a profit is often not their primary focus.

Resource Management

Planning and distribution of resources is the lifeblood of these organizations. Delivery of essential products and services rapidly, reliably, and at scale; to the public and private sectors define success for managers.

Advisors & Legal

Providing specialized expertise and access demands that these organizations be adept at balancing cost and compliance. An understanding of the

Powerful Automation

Marketo's powerful automation capabilities will allow KP to continue the Guided Buying Journey through additional channels and next best actions. In addition, Marketo will score the leads acquired through this online experience and promote them to sales for sales follow up.

- Marketo form to leverage powerful form capabilities
  - D&B Connect
  - Progressive profiling
  - Dependent fields
  - Data validation
- Real-time personalized email follow-up to the end user
- Process leads through scoring program
- Automate additional email touchpoints through nurtures or omni-channel approach
- Alert sales to the most qualified leads
- Send first-touch and multi-touch attribution insights downstream to KP's reporting tools

Marketo Campaign

Website
- Better Way Landing Page
- Website Questionnaire
- D&B Connect Enriches Profile
- Lands on BetterWay Landing Page

Marketo
- Marketo Database
- Create Marketo Person
- Send Marketo Email
- Clicks CTA?
- Process Person through Lead Scoring
- Add to Nurture
- Send Daily List to KPSC Team
- Duplicate Lead is Created in marketo
- Merge Duplicates
- Add to Nurture
- Pause Marketing Communications & Attribute Success

SalesConnect
- Leads are Created in KPSC
- Inside Sales Reviews Lead
- Accepts Lead?

Yes — Lands on BetterWay Landing Page
No — Add to Nurture
No — Add to Nurture
Yes — Pause Marketing Communications & Attribute Success

Key Dependencies

The ability for Marketo to automatedly promote leads to SalesConnect is crucial to reach the ideal journey state of the Guided Buyer Journey process.

For launch, an automated alert or report of new leads can be sent on a cadence of KP's choosing (real time, daily, weekly, etc.), but a person will have to manage the duplicates that will be created through this process.

- Enable bi-directional sync between Marketo and SalesConnect
  - The Marketo Lead and SalesConnect Lead are created in sync and will stay in sync
  - Leads will be promoted to SalesConnect with Marketo metadata (Marketo score, lead source, etc.)
  - Marketo will "listen" to sales activities to determine the next best action for the lead
  - The Marketo Lifecycle will track the funnel stage transitions
- Attribute success back to Marketing when a qualified opportunity is created by sales
- Measure Marketing ROI when an opportunity is closed/won by Sales

Measuring Success

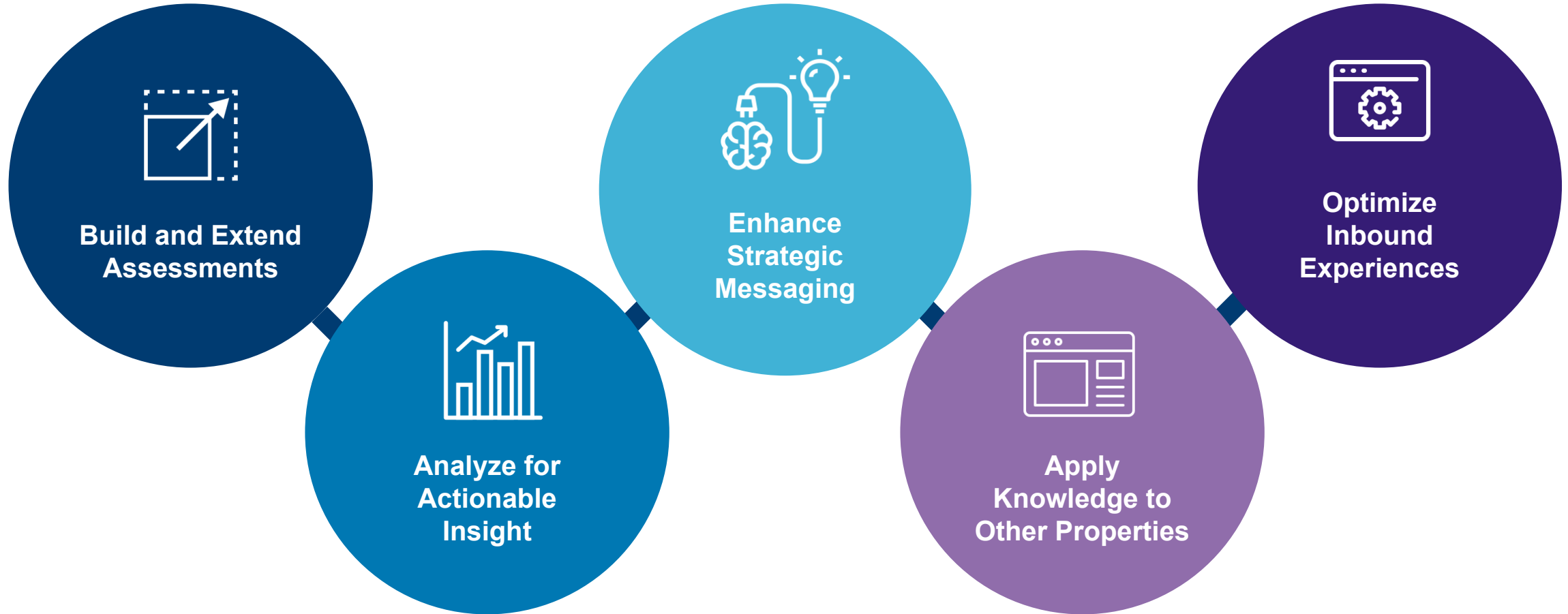| Strategic Objective	Impression	Engagement	Completion	Nurture Stream Follow On	Web Follow On	Other Follow On	Conversion
Identifier	Visits GBJ	Begins Survey (answers 1st question)	Completes Survey	Engages with Email Nurture stream	Engages with Web after Form Submit, or on subsequent Visits	Sales Engagement	Converts
Source of Truth	Adobe	Adobe	Adobe	Marketo/Adobe	Adobe	SFDC	Purchase System
Tactics	External Campaigns, Internal Campaigns			Nurture Stream	On Site Personalization		
Key Segments			Group Identified				
Group 1							
Group 2							
Group 3							
Group 4							
Group 5							
Total							
Key Metrics	Unique Visitors, Visits, Page Views, Time on Page	Unique Visitors, Visits, Breakout of responses, Fall out Rates	Unique Visitors, Visits, Breakout of responses, Completion Rate	Unique Visitors, Visits, Opens, Clicks, Site Engagement	Unique Visitors, Visits, Site Engagement	Unique Visitors, Visits, Engagement	Conversions
Key Dimensions	Industry, D&B parameters, Marketing Channels	Industry, D&B parameters, Marketing Channels, Survey responses	Industry, D&B parameters, Marketing Channels, Survey responses	Industry, D&B parameters, Marketing Channels, Survey responses, Content Engagement	Industry, D&B parameters, Marketing Channels, Survey responses, Content Engagement, Target Activities encountered	Industry, D&B parameters, Marketing Channels, Survey responses	Industry, D&B parameters, Marketing Channels, Survey responses, Product Purchased
Baseline Performance (Sitewide)							
Measurable Goals							

Roadmap

05

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Building Strength on Strength

Build and Extend Assessments

Analyze for Actionable Insight

Enhance Strategic Messaging

Apply Knowledge to Other Properties

Optimize Inbound Experiences

Build this knowledge into our delivery platforms, then customize online experiences to further the message.

Identify key information and findings that can be leveraged into acquisition efforts.

Next Steps

- Danielle to send guardrails for providing feedback

- Content workshop to work through content mapping (week of 8/23)

- Design kickoff and design concepting

- Strategy feedback review (8/16)

Thank You

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