



# Encouraging customers to take up Direct Debit/myBupa



## The Brief:

It is occasionally necessary for branches to close. Sometimes, particularly in regional areas, the nearest operating Bupa branch may be in the next town, or major regional centre that services the smaller satellite towns surrounding.

For customers who traditionally visit branches to conduct their healthcare transactions (payments & claims), this can represent an inconvenience, and if there are competitor outlets remaining nearby, customer churn from Bupa to the competitor can occur.

Branches fall into two broad categories – those that pre-dominantly handle premium payments, and those whose focus is more upon processing customer claims. In the first category, Bupa is looking to convert those 'Pay in Person' customers into Direct Debtors, whereby payments are automatically transferred from the customer's account at regular intervals of the customer's choosing.

In the second category, Bupa must persuade and train customers to sign up to myBupa online, where, among other things, customers may process their own claims.

Important note: There are some customers who will resist vehemently any alteration to their habits. Any approach must present as an advantage to the customer, not a necessary evil.



## The Approach:

Given that there will be no lengthy notice of the impending closure, the approach for both messages must be seated in the concept that as a customer, it's an **advantage** to avail yourself of these features.

So we have used the same platform for both messages, based around the concept of there being somewhere you'd rather be than waiting in line in a Bupa branch.

## The Context:

As these closures could conceivably occur anywhere across the Bupa network, and only as individual **in store** activities, we took the opportunity of localising the creative in three broad Geozones – Regional Rural, Regional Coastal and Metro/Urban. Localising the message has the advantage of speaking to the customer's parochial interests and achieving greater cut-through as a result.

## The Action:

During the course of the transaction, staff members are encouraged to start the conversation about these features, and where possible, sign-up the customer on the spot to Direct Debit, or demonstrate how easy myBupa online claims can be. This is the common CTA on all pieces.



# The Execution:

## myBupa



## myBupa – Regional Rural

This is the first execution for Regional Rural, based around the idea that people would rather be relaxing in their garden than waiting in a branch to do something as simple as processing a claim. The emphasis is the customer relaxing and being assured that the process is easy.

The staff will be encouraged to sign the customer up with a profile and demonstrate the entire process.

As with this and all other executions, the shown activity is a metaphor for getting your own time back, not necessarily something that all customers would do.

We are aware that some of the intended demographic are not only tech-resistant, but also don't mind the visit to the branch. It is here where the sales conversation is most important, and the influence of next generation family members.

Moreover, there will be members of other demographics who may not be signed up to myBupa. It is undoubtedly in Bupa's interests to capture them too.

The spider banner has an incentive shown



# myBupa – Regional Rural

A2 Poster & Spider Banner



The A2 poster features a purple header with the text 'Health Insurance'. The background is a photograph of a person's legs in khaki pants and white loafers, resting on a white plastic table outdoors. A white text box on the left contains the headline 'Wouldn't you rather be here?' and the subtext 'Relax and claim online, quickly and easily.' Below this, a white box contains the following text: 'Sign up to myBupa and you can submit your claims on the web at home.', a bulleted list of three points: '• No need to visit the branch', '• Easy, step by step process', and '• Get your payment quickly', and the closing line 'See how easy it can be. Ask your consultant.' The Bupa logo is in the bottom right corner.

Health Insurance

## Wouldn't you rather be here?

Relax and claim online, quickly and easily.

Sign up to myBupa and you can submit your claims on the web at home.

- No need to visit the branch
- Easy, step by step process
- Get your payment quickly

See how easy it can be. Ask your consultant.



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Health Insurance

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See how easy it can be. Ask your consultant.

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Confidential



## myBupa – Regional Coastal

In Coastal regions we focus around the beach as the preferred leisure activity. Again, it's about relaxing and enjoying your own time.

The localisation speaks to the reason people love where they live, and makes a greater and more personal connection.



# myBupa – Regional Coastal

## A2 Poster & Spider Banner

**Health Insurance**


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**Health Insurance**

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## myBupa – Metro/Urban

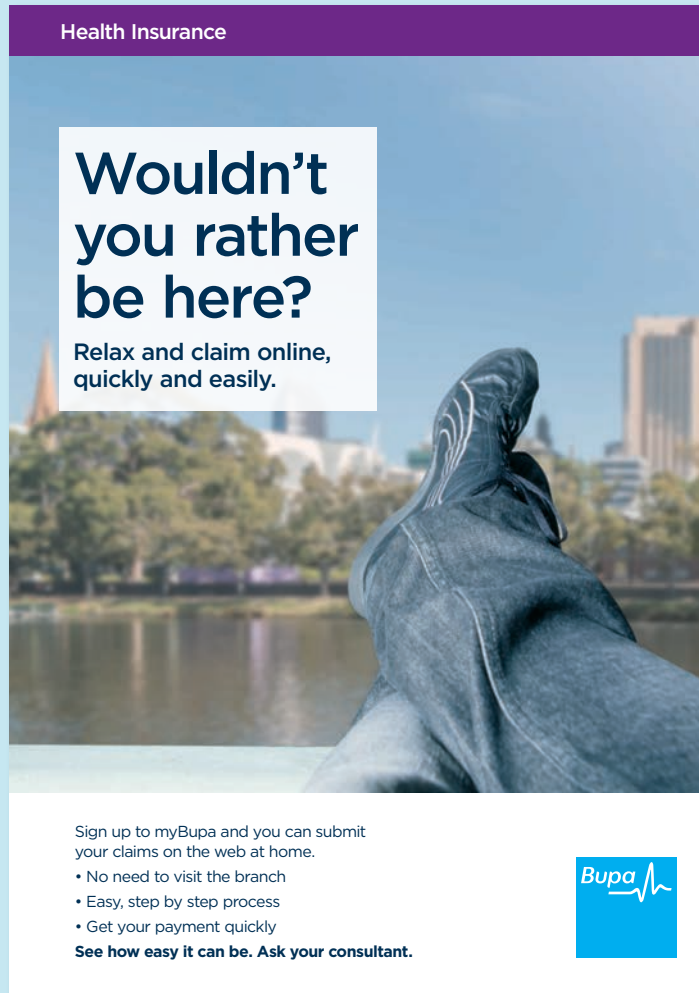
In Metro regions we focus around the idea of living in and loving the buzz of the city but still relaxing and enjoying your own time.

We imagine there may be fewer of these executions, if any in this context, but we wanted to fully demonstrate the localisation concept if Bupa wanted to simply lift online activity among its customers.



# myBupa – Metro/Urban

## A2 Poster & Spider Banner

An A2 poster with a purple header bar. The background is a photograph of a person's legs in jeans and sneakers, resting on a ledge overlooking a city skyline across a body of water. A white text box is positioned on the left side of the poster.

Health Insurance

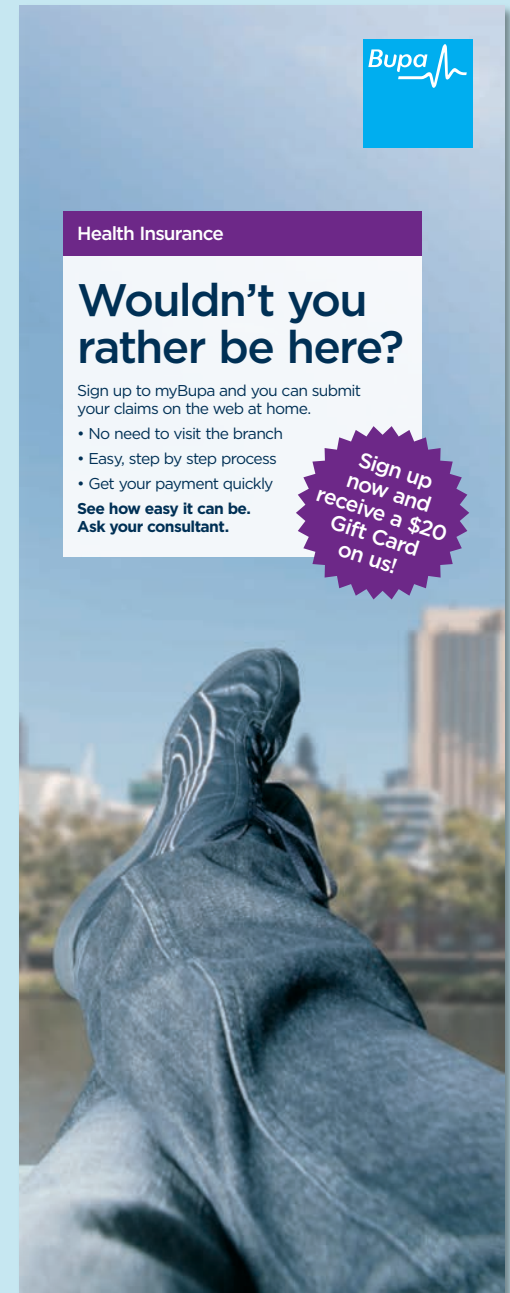

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**See how easy it can be. Ask your consultant.**

A spider banner with a purple header bar. The background is the same photograph of legs resting on a ledge overlooking a city skyline. The text is arranged in a more compact layout than the A2 poster, with a starburst graphic on the right side.

Health Insurance


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# The Execution:

## Direct Debit



## Direct Debit – Regional Rural

When crafting the message around relaxing and enjoying your own time, there seemed to be no reason not to apply it to automating payments with Direct Debit.

Here the emphasis is again on not having to attend a branch to conduct transactions, but also that it's a 'set and forget' process that will keep your cover up to date.

Again, it's critical that these points are further explained in the transaction conversation, (as obviously there is only so much that can be said in POS) and that if possible, the staff member signs up the customer on the spot.

The 'countryside' look and feel is maintained for the 'Regional Rural' catchment. We have shown different but similar images to the myBupa executions simply to offer creative options.



# Direct Debit – Regional Rural

## A2 Poster & Spider Banner



The A2 poster features a background image of a person's legs in a blue hammock, suspended between trees in a lush green forest. The text is arranged in a clean, modern layout.

**Health Insurance**

### Wouldn't you rather be here?

Relax and pay your premiums automatically with Direct Debit.

With Direct Debit, your payments come direct from your account. You don't have to lift a finger.

- No need to visit the branch
- Just set and forget
- Keep your cover up to date

**See how easy it can be. Ask your consultant.**



The spider banner features the same background image of a person's legs in a blue hammock in a forest. The text is more compact and includes a call to action in a starburst shape.



**Health Insurance**

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## Direct Debit – Regional Coastal

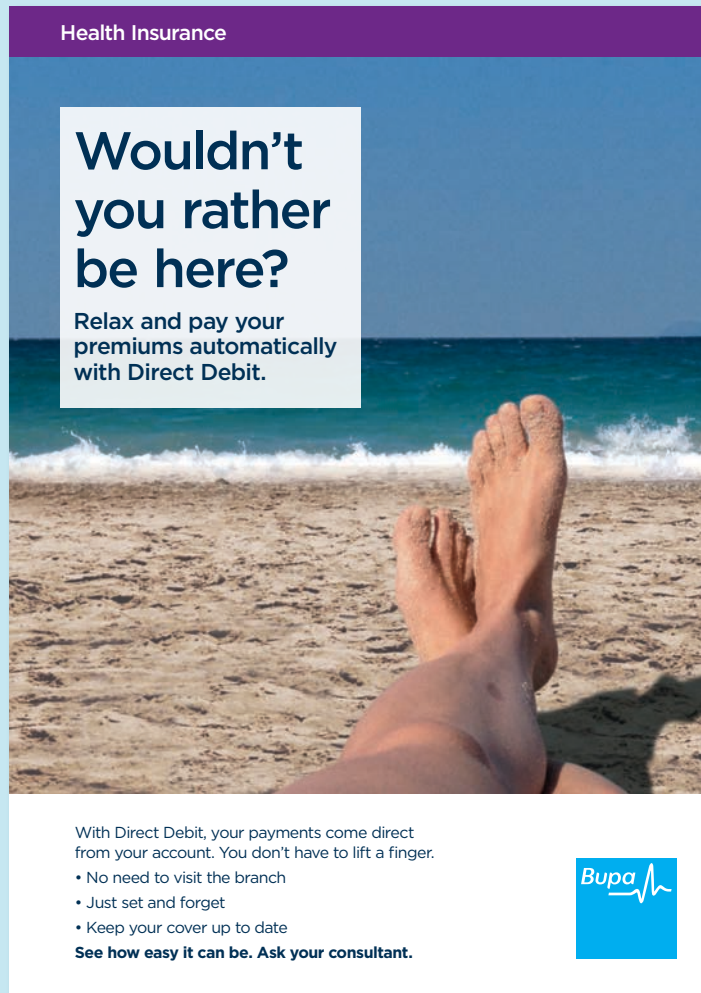
A similar look and feel to the myBupa coastal execution, but with the Direct Debit message.





# Direct Debit – Regional Coastal

A2 Poster & Spider Banner



The A2 poster features a purple header with the text 'Health Insurance'. The main image shows a person's feet on a sandy beach with waves in the background. A white text box on the left contains the headline 'Wouldn't you rather be here?' and subtext 'Relax and pay your premiums automatically with Direct Debit.' At the bottom, a white box contains details about Direct Debit, a bulleted list of benefits, and a call to action. The Bupa logo is in the bottom right corner.

Health Insurance


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Health Insurance

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## Direct Debit – Metro/Urban

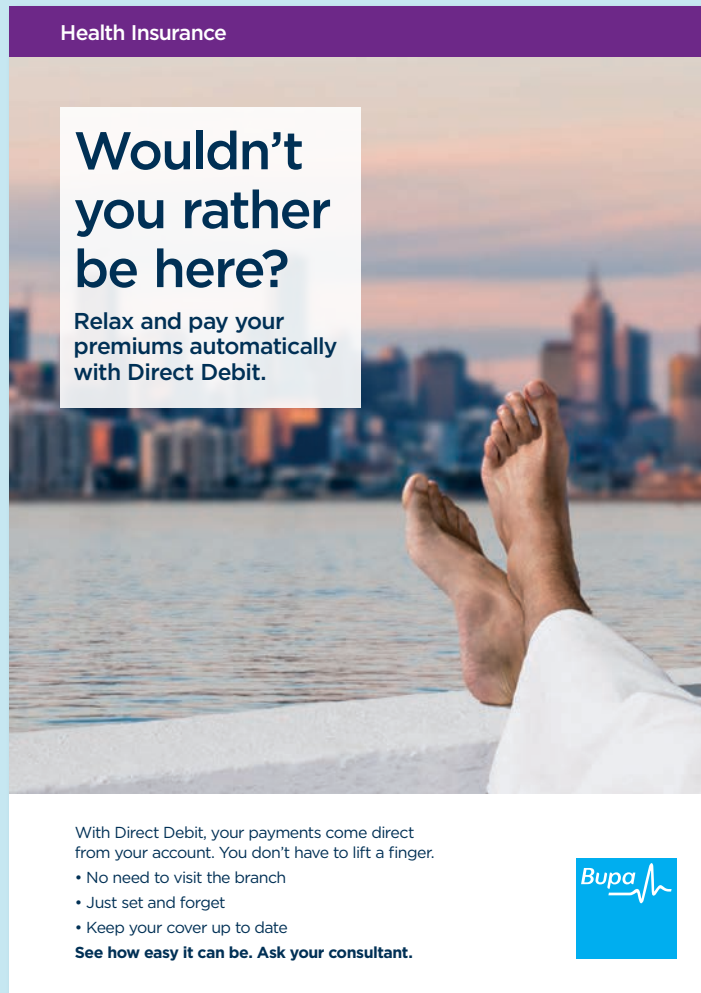
A similar look and feel to the myBupa Metro execution, but with the Direct Debit message.





# Direct Debit – Metro/Urban

A2 Poster & Spider Banner



The A2 poster features a purple header with the text 'Health Insurance'. The background is a photograph of a person's feet in white socks, resting on a ledge overlooking a city skyline at sunset. A white text box on the left contains the headline and sub-headline. At the bottom, there is a list of benefits and a call to action, with the Bupa logo on the right.

**Health Insurance**

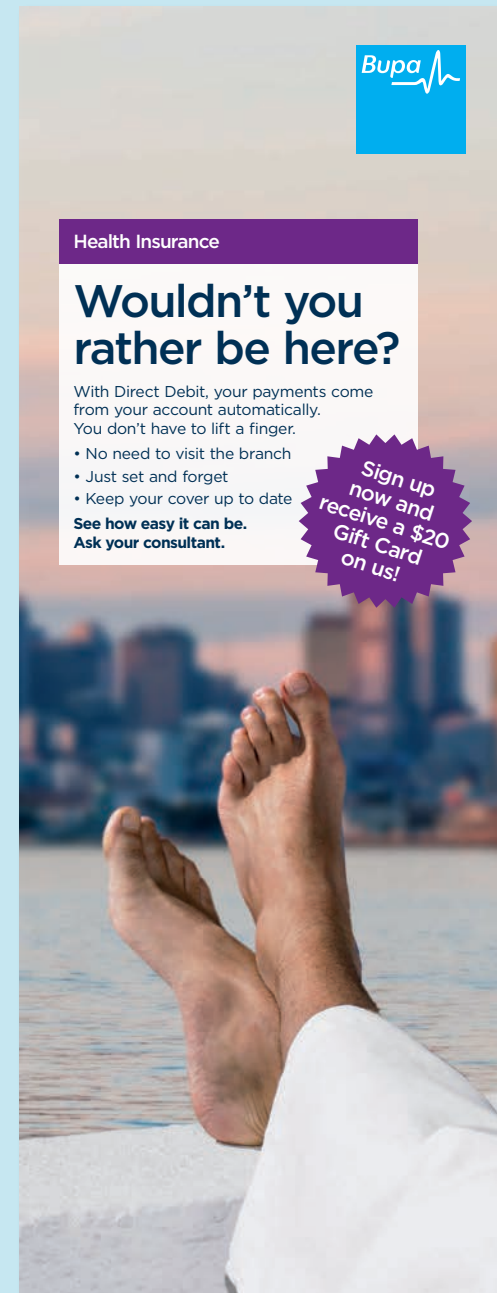

## Wouldn't you rather be here?

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**See how easy it can be. Ask your consultant.**



The spider banner features a purple header with the text 'Health Insurance'. The background is the same photograph of feet in white socks overlooking a city skyline at sunset. The headline is in a larger font. A purple starburst graphic on the right contains a promotional offer. The Bupa logo is in the top right corner.

**Health Insurance**


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Thank you.