

Fixing Health Insurance. No, Really.



Summary

Curative launched as a new health insurance brand in 2022 with an aim to disrupt the status quo. But would Americans believe that a different kind of healthcare plan was even possible?

US consumers have been worn down and traumatized by health insurance through surprise bills, disappointing services, and the logistical shock of being burned by a deliberately confusing system.

This created a lot of distrust, and our research quickly uncovered a devastating truth:

The US healthcare system has conditioned people to avoid the care they need, ultimately driving up the cost of care for everyone.



Dan Sheehan
@ItsDanSheehan

According to most health insurance companies, teeth are luxury bones that I must pay more to continue enjoying

Despite historically poor care, people were reluctant to try something new, even if they knew the option they were currently using wasn't working for them.

We needed a positioning that punched through this cloud of skepticism and a campaign that proved Curative is the antidote to a sick health insurance system.

Audiences thought Curative was too good to be true, so our campaign launched the brand with communications that embraced their skepticism and disbelief.

It was a wild success. Campaign metrics blew past awareness and reach goals, and Curative's sales team embraced an impressive rise in leads and conversions.



In response to the greatest pandemic of our generation, Curative launched in the United States in 2020 and became the nation's largest COVID-19 testing provider practically overnight.

With drive-throughs, kiosks, and mobile vans, Curative gave over 36 million COVID-19 test results and administered over 2 million vaccinations in its 19k test sites across 40+ states.



Background

During their time solving the nation-wide pandemic response, Curative's UK-born founders were aghast at how difficult it was to bill and work with US insurance companies. They realized first-hand how broken America's healthcare system was and set out to change it by becoming a health insurance company that offered a new type of health plan.

In 2022, they launched as a challenger health insurance brand in the Austin, TX market. Curative's founders were eager and excited to change the status quo — but given the vast trauma the US healthcare system had caused Americans through terrible service and the burden of massive medical debt, they wondered ...

Would people believe that a different kind of healthcare plan was even possible?

62%
of bankruptcies
are related to
medical costs

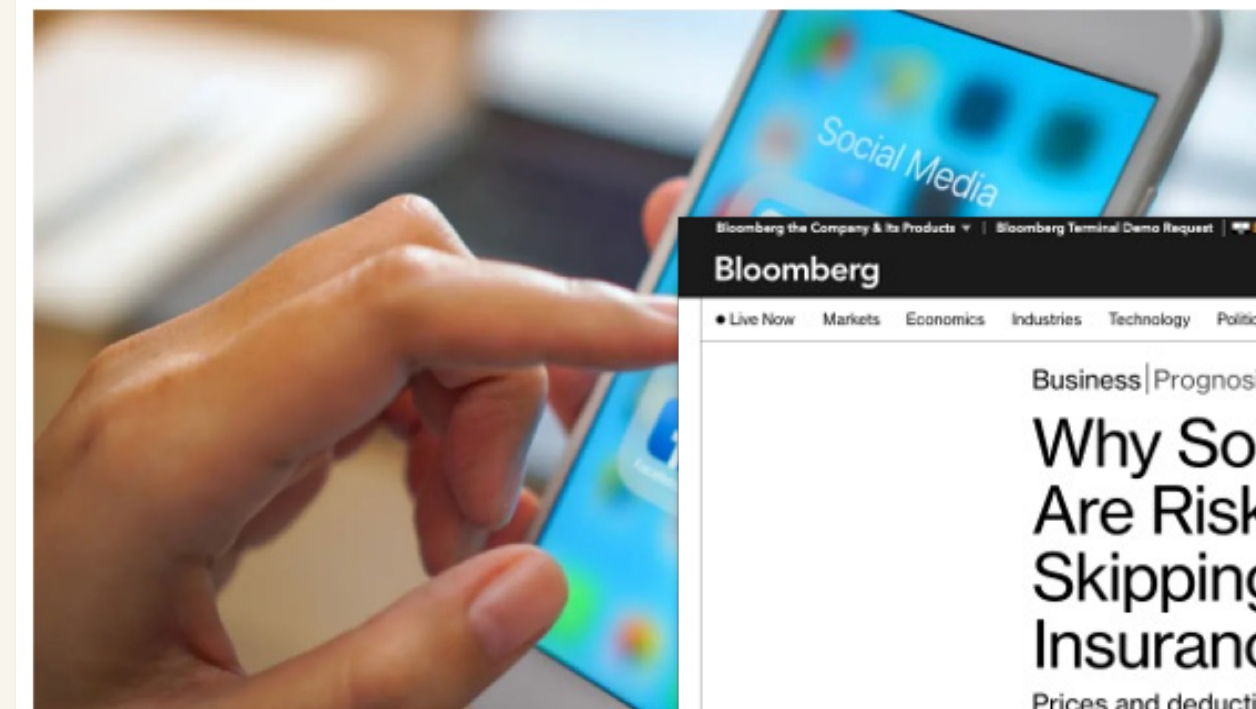
[\(The Hill, 2022\)](#)



Our task was to create a positioning and launch campaign that could overcome the heavy skepticism and weariness of American consumers and cost-cutting employers in a category where the status quo was unexpected bills, high deductibles, and a deliberately confusing and obscure system.

GoFundMe medical campaigns reveal a big problem with health care

BY JULES LIPOFF, OPINION CONTRIBUTOR - 05/11/22 12:00 PM ET



iStock
Staggering costs of health care force some people to seek help.

Bloomberg

US Edition Sign In Subscribe

Live Now Markets Economics Industries Technology Politics Wealth Pursuits Opinion Businessweek Equality Green CityLab Crypto More

Business | Prognosis

Why Some Americans Are Risking It and Skipping Health Insurance

Prices and deductibles are rising. Networks are shrinking. And even some well-off Americans are questioning what they're paying for.

By John Tozzi
March 26, 2018 at 2:00 AM PDT

Curative's offering is different from the category convention of deductibles, hidden charges and surprise bills.

The brand believes strongly that **when members are better informed, they're better engaged, which leads to better health outcomes for everyone.**

To keep people engaged with their health, **the Curative member experience** starts with a comprehensive baseline health examination. Members who complete it receive no co-pays or deductibles, 24/7 health guidance from a dedicated navigator, and a physical space where they can access a range of health and wellness services.

Key Differentiators:

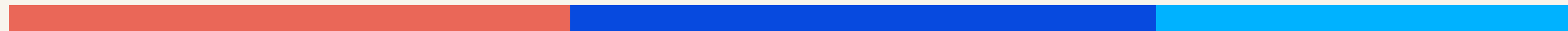
\$0 Copays

\$0 Deductibles

\$0 Out of pocket costs

Baseline Visit

Care Navigator



The Challenge

Health insurance in America was already a category rife with skepticism, distrust, and disappointment.

Curative's promise and offering were refreshingly distinct from those "Goliath" insurance brands that dominate the category. But how could consumers tell that different meant better?

Healthcare overall is an increasingly crowded space.

The pandemic triggered a record wave of investment in new health tech companies. This overwhelmed consumers, stressed them financially, and caused benefits executives to look to cut deals.

**75% Employees
90% Employers**

Agree that healthcare is broken and need fixing.

Curative's health plan is employer-based, so our target audience was made up of three groups in the value chain:

BROKERS

Insurance intermediaries who can narrow down plan decisions

EMPLOYERS

Businesses who buy/sponsor (pay for part of) the plan

MEMBERS

Insurable employees who can influence the decision

Typically, for an employer-based health insurance plan, the marketing takes a **B2B2C** approach, with focus on the B2B targets of Brokers and Employers (the buyers and decision makers).

Because we were launching a new brand, **we needed a positioning that would have enough emotional resonance to support the hefty awareness as well as conversion goals.** This led to the inclusion of the B2C target of Members.

Though Members can't purchase Curative directly, our research showed that **pressure from employees to look for something better like Curative could be just as influential** (if not more) to Employer and Broker targets when it came to consideration and conversion.

Research Findings

We took an ambitious approach to research, surveying and speaking with all three audience groups. Research was fielded in three stages to learn about healthcare perceptions, explore ways to position Curative, and gauge reactions to messaging.

We looked to consumer experiences to find an insight that would guide our approach to positioning, since Employers are choosing plans for their Employees (and their bottom line) and Brokers support them in making that decision.

We soon saw a devastating truth:

The complex, obscure, and clouded nature of the US healthcare system — the very thing that is supposed to ensure their wellness and cure them — conditions people to avoid the care they need.


People feel tired and discouraged from accessing the health system because it is too difficult or costly to do so.




This creates a significant problem:

Faced with unexpected costs and unpredictable coverage, many people 'check out' – i.e. avoid the system altogether until it's too late.



This is terrible for individual patients and drives up the cost of healthcare for Employers and Patients. It's a cycle of people ignoring problems or avoiding preventative care like mammograms and colonoscopies or early detection of diabetes and heart disease. They wait until something feels so “wrong” that they are forced to deal with it. At this point, it has turned into a more severe and costlier issue.

 **Kristina Martin**
@kmbaby92

Went to my primary care doctor for the first time in 4 years today. Co-pay on my HDHP was \$80. Reminder of why Americans avoid going to see doctors, and then their illnesses become worse over time.
[#BlueCrossBlueShield](#)

 **Camille Johnson**
@OffbeatLook

My little sister has been really struggling with a health condition lately and finally got to see a doctor. They charged her \$40 for crying.

 **Mystia**  **Vtuber** ✨
@Mystia_Celeste

Replying to [@minttyukime](#)

I hate US healthcare so much... I avoid going to the doctor as much as I possibly can because I'm afraid of getting slapped with a huge surprise bill for nothing. :')

After putting in the work to make the existing options work as best they can, people are reluctant to try something new, even when the system is failing them.

“Just too scared I'd be abandoned if my healthcare needs got too complicated/expensive.”
— Employee

“I would not feel comfortable for many reasons. But the main reason is that you can't be taking chances with people's health. Plain and simple.” - Employer



It's a sick system that people are scared to break up with because they're worried that something new will be worse than what they already have.

A health care plan that actually delivers health

Instead of making cost-of-entry promises about holistic health or platitudes about caring, we challenged the status quo and complacency of the health insurance category, calling on established players to do better.

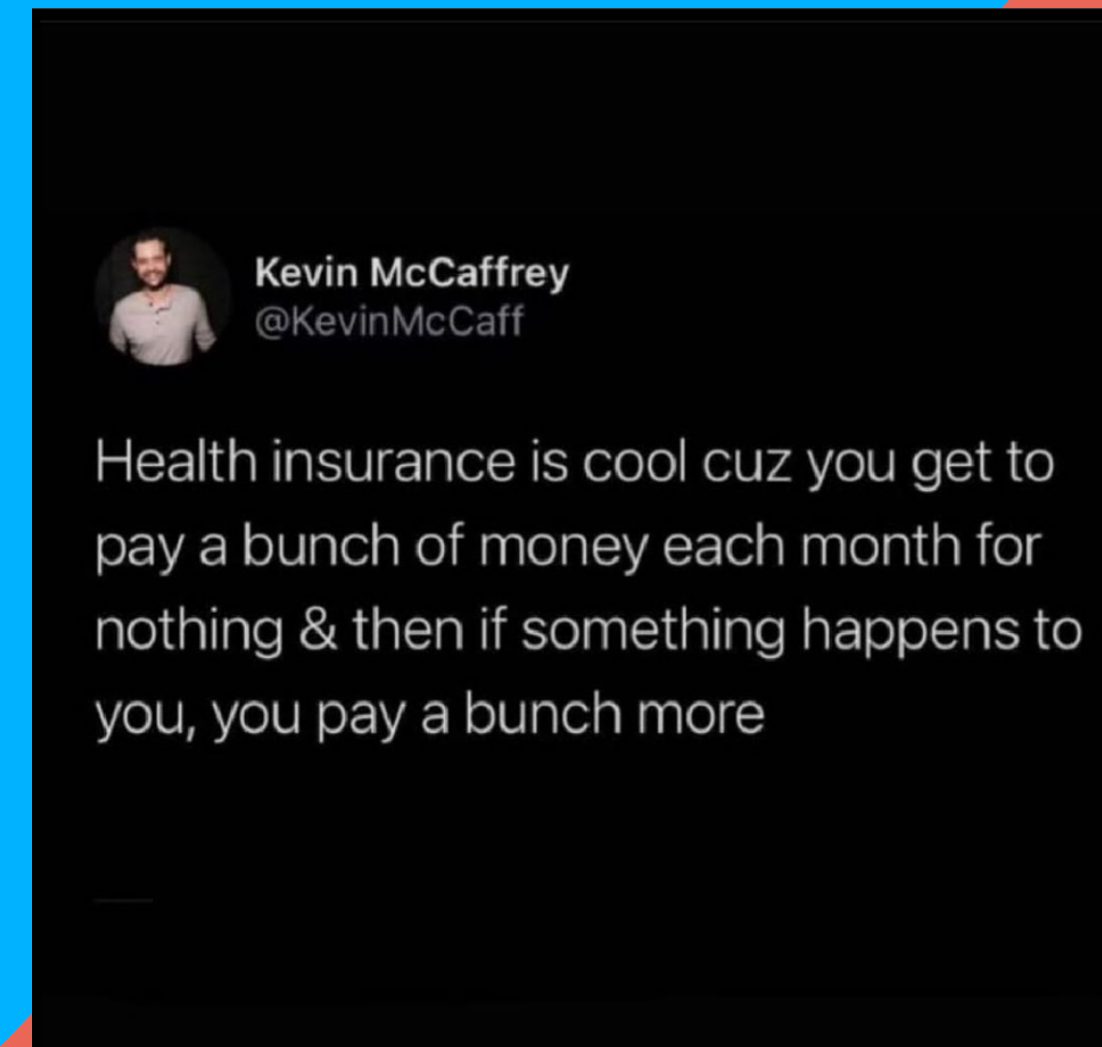
To overcome the skepticism and distrust of the health care system and to demonstrate that Curative's plan would remove the barriers standing in their way, we positioned Curative as the **commonsense, straightforward option that made it easy for people to engage with their health.**



A Shock to the System

Our research identified a significant hurdle that our launch campaign and communications were going to face —when people heard about Curative, their **reaction was that it sounded too good to be true.**

Instead of glossing over the skepticism of weary customers when they are promised a better alternative and the broken promises that inevitably follow, we launched Curative by acknowledging the category absurdities and leaning right into the shock and dismay people feel when they receive a surprise bill or have a prohibitively high deductible with a large insurance company.



“Sounds like they are claiming to be hassle free, but no insurance company can do that!”
—Employee

No, Really

Our campaign idea “No, Really” celebrated the key aspects of Curative’s plan and played into the audience’s tendency to question if the plan they were reading about from Curative was too good to be true.

Messaging delivered a dose of common sense designed to get people to think about how insurance should be.

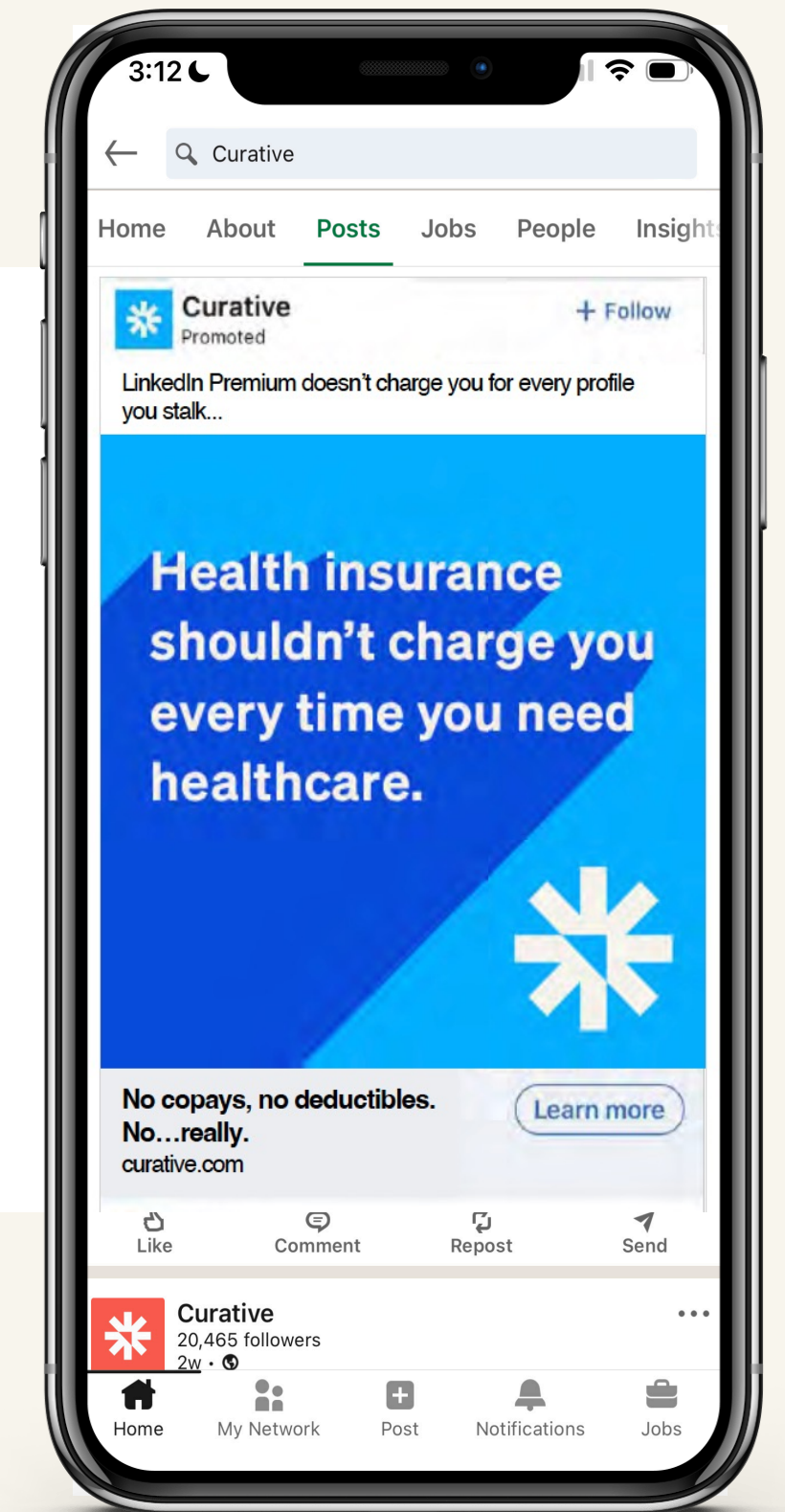


Activation

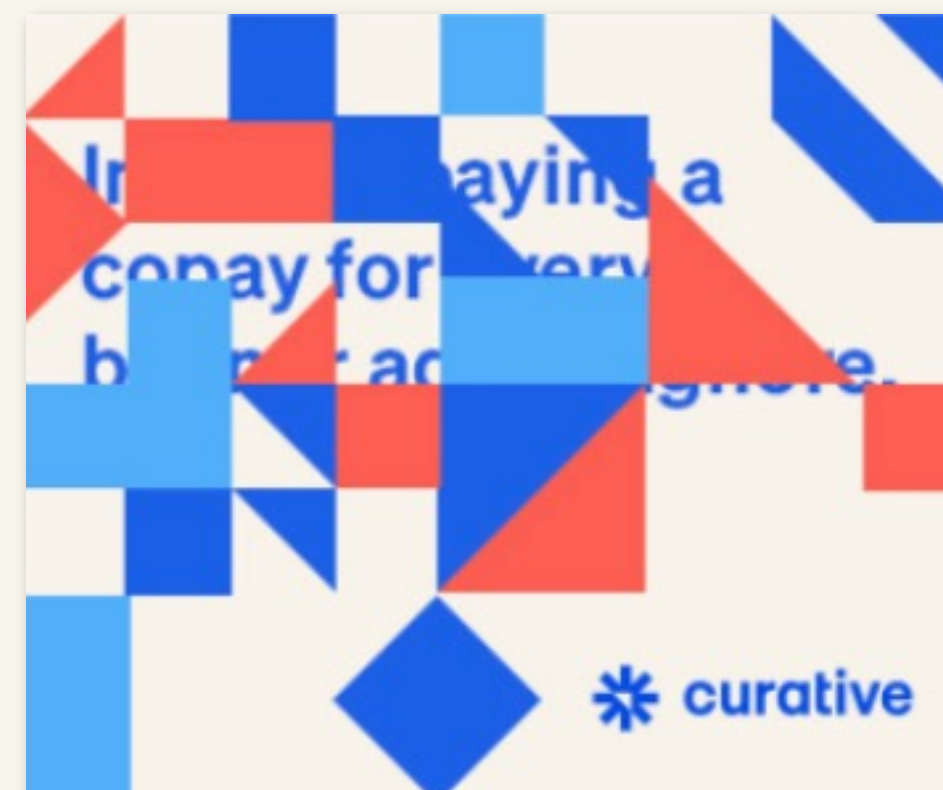
For its first market launch, Curative picked Austin, TX, a city known for embracing new innovations and ideas (and for being Curative's HQ).

Throughout the Fall of 2022, we blanketed the city with:

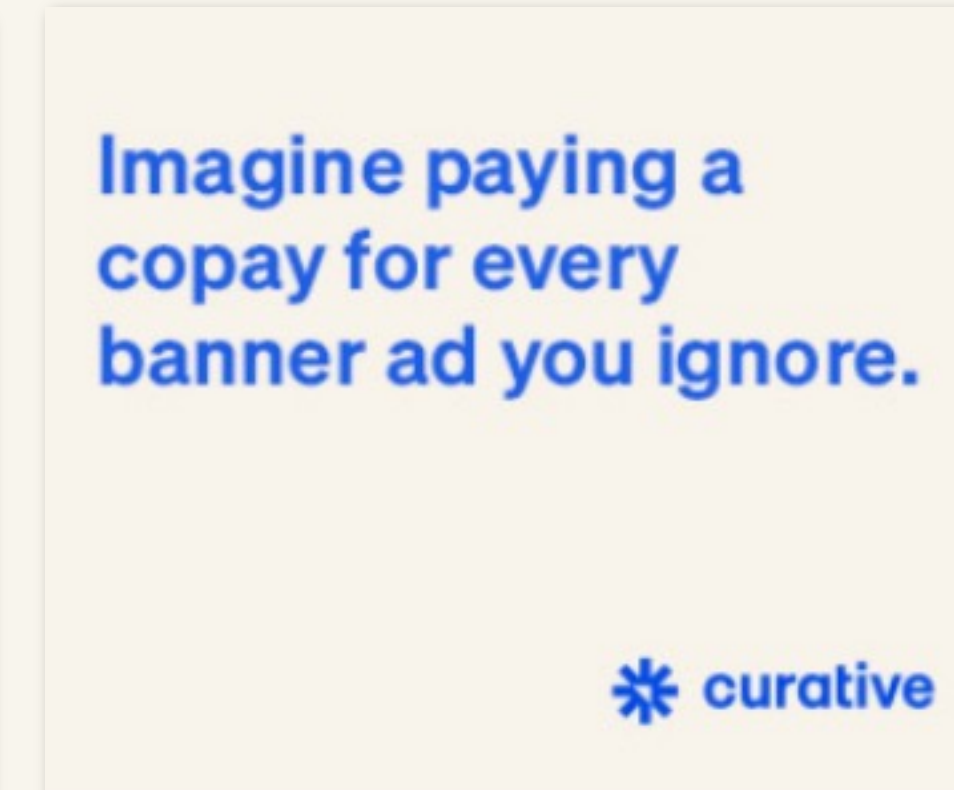
- Billboards displaying thought-provoking statements that were close to companies we wanted to consider Curative
- Transit with contextual word play
- Banners that got people to question the status quo



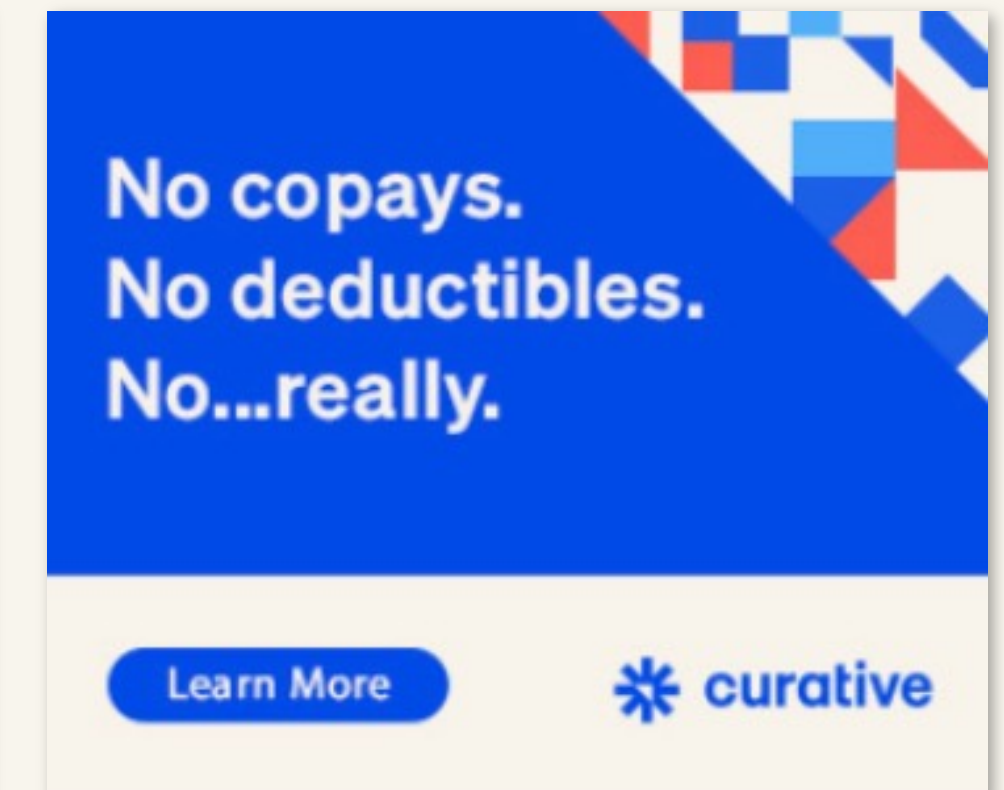
Frame 1



Frame 2



Frame 3



Results

By the end of 2022, three months after the launch of the health plan in Austin, Curative had fully pivoted from being a Covid-19 testing company to a revolutionary health insurance provider and signed its first member-company.

Curative's "No, Really" campaign prompted our target audiences in Austin to stand up and take notice. Exact numbers are proprietary to Curative, but we can share that the campaign:


- **Blew past brand awareness and consideration KPIs**
- **Significantly exceeded digital reach and engagement goals**
- **Notably increased lead gen, lead quality, conversation rate, and new sales**

We also heard great stories from Curative's sales team, telling us that Brokers were impressed that a challenger health insurance company put in the effort to spread awareness among Members in addition to B2B targets like themselves and Employers.

INSURANCE STAT+

The Covid-19 test maker that pivoted to being a health insurance company

By [Bob Herman](#) Dec. 12, 2022 [Reprints](#)



Curative CEO Fred Turner
COURTESY CURATIVE

Curative rose to prominence during the throes of the pandemic, as people and governments across the country used its Covid-19 tests. But that business is now firmly in the past, and the company has switched to an even more regulated industry: health insurance.