

Testing Consumer Reactions

ASHWINI BHINDARKAR, TIRTHA SUVARNA,
ZHIYING LIU, ZIANG ZHANG



Research Objectives

AD CONCEPTS

We are evaluating two distinct ad concepts to determine which effectively increases consumer awareness for Medicare Advantage plans.

KEY METRICS

Metrics include the **Likelihood to Open** and the **Likelihood to Take Next Step**, providing insights into consumer engagement and response.

PERFORMANCE GOALS

Our goals focus on assessing overall ad performance, identifying demographic differences, and providing data-driven recommendations for future campaigns.

Methodology Overview

SAMPLE SIZE DETAILS

A total of 500 respondents were surveyed for each advertising option, ensuring reliable data for robust statistical analysis and insights.

STATISTICAL APPROACH

Ratings were collected on a 1–5 scale, employing independent-sample t-tests and Z-tests to analyze significant differences across demographics and responses.

Preferred Generic Drugs

- ✓ \$0 Virtual Care Services through our Gia Platform
- ✓ An Annual Dental Allowance plus Comprehensive Coverage
- ✓ Over-the-Counter Allowance for Non-Prescription Medications and More



Explore Your Options at www.ABChealthcare.com



MEDICARE INSURANCE PLANS BACKED BY PERSONAL SUPPORT.

Dedicated Care Guides help you access care and resources for new or ongoing health needs.

I, You Have Options!

Find the Right Medicare Insurance Plan for You.

Explore Your Options at www.ABChealthcare.com

- ✓ Prescription Drug
- ✓ Dental
- ✓ Vision
- ✓ Wellness Benefits
- ✓ and More...



Medicare Health Plan Options Prepared Exclusively For John Smith



POSTAGE PAID DAYTONA BEACH, FL PERMIT NO. 1245

Open For Your ABC Private Insurance Enrollment Status.

Complete Plan Advantage

The Annual Enrollment Period is from October 15th to December 7th. Explore ABC Medicare Health Plan Options Prepared Exclusively For John Smith with prescription drug coverage, dental, vision, and wellness benefits, among other valuable features.

ENROLLMENT DEADLINE DECEMBER 7TH
Contact ABC Health Care Today by Speaking with an Advisor at 1-833-368-4565



Medicare Health Plan Options Prepared Exclusively For John Smith

sen to receive access to our ABC Medicare Advantage Plan. The Advantage Plan includes valuable benefits and extras to support your ABC Medicare Advantage has to offer.

EXPLORE YOUR OPTIONS!

Contact ABC Health Care Today by Speaking with an Advisor at 1-833-888-8888

ENROLLMENT ENDS DECEMBER 7TH, 2025

ABC Medicare Advantage Plan Features:

- ✓ Prescription Drug (Part D) Coverage with \$0 Tier 1 Preferred Generic Drugs
- ✓ \$0 Virtual Care Services through our Gia Platform
- ✓ An Annual Dental Allowance plus Comprehensive Coverage
- ✓ Over-the-Counter Allowance for Non-Prescription Medications and More

Medicare Plans Built for YOUR Lifestyle.



Get Started...

Based on your retirement plans and current health coverage, we'll help you learn the basics. Things like what to do before you turn 65, when you need to take action, and what steps to take.



Medicare Insurance Plans Backed By Personal Support

Dedicated Care Guides help you access care and resources for new or ongoing health needs.

ABC HEALTH CARE Contact ABC Health Care Today Callin or Visiting www.ABChealthcare.com

ABC Health Plan, Inc. is an HMO/HMO-POS and QIP accredited with a Medicare contract and licensed with the New York State Department of Health. Enrollment in ABC Health Plan is voluntary. ABC Health Plan does not discriminate on the basis of race, color, national origin, gender, age, disability, or any other protected class. ABC Health Plan reserves the right to cancel enrollment if it determines that members are in emergency situations. Please call our customer service number or our plan's Division of Coverage for more information or review with your medical provider at 1-833-368-4565.

MEDICARE HEALTH PLAN OPTIONS PREPARED FOR

John Smith

have been chosen to receive access to our ABC Medicare Advantage Plan. The ABC Medicare Advantage Plan includes valuable benefits and extras to support your health. See what ABC Health Care has to offer.

ABC Medicare Advantage Plan Features:

- ✓ Prescription Drug (Part D) Coverage with \$0 Tier 1 Preferred Generic Drugs
- ✓ \$0 Virtual Care Services through our Gia Platform
- ✓ An Annual Dental Allowance plus Comprehensive Coverage
- ✓ Over-the-Counter Allowance for Non-Prescription Medications and More



Explore Your Options at www.ABChealthcare.com



MEDICARE INSURANCE PLANS BACKED BY PERSONAL SUPPORT.

Dedicated Care Guides help you access care and resources for new or ongoing health needs.

ABC
HEALTH CARE

Contact ABC Health Care Today
by Speaking with an Advisor at 1-833-888-8888

HURRY, ENROLLMENT ENDS DECEMBER 7TH, 2025

ABC
HEALTH CARE

Option A

CREATES A NOTICEABLY BETTER FIRST IMPRESSION

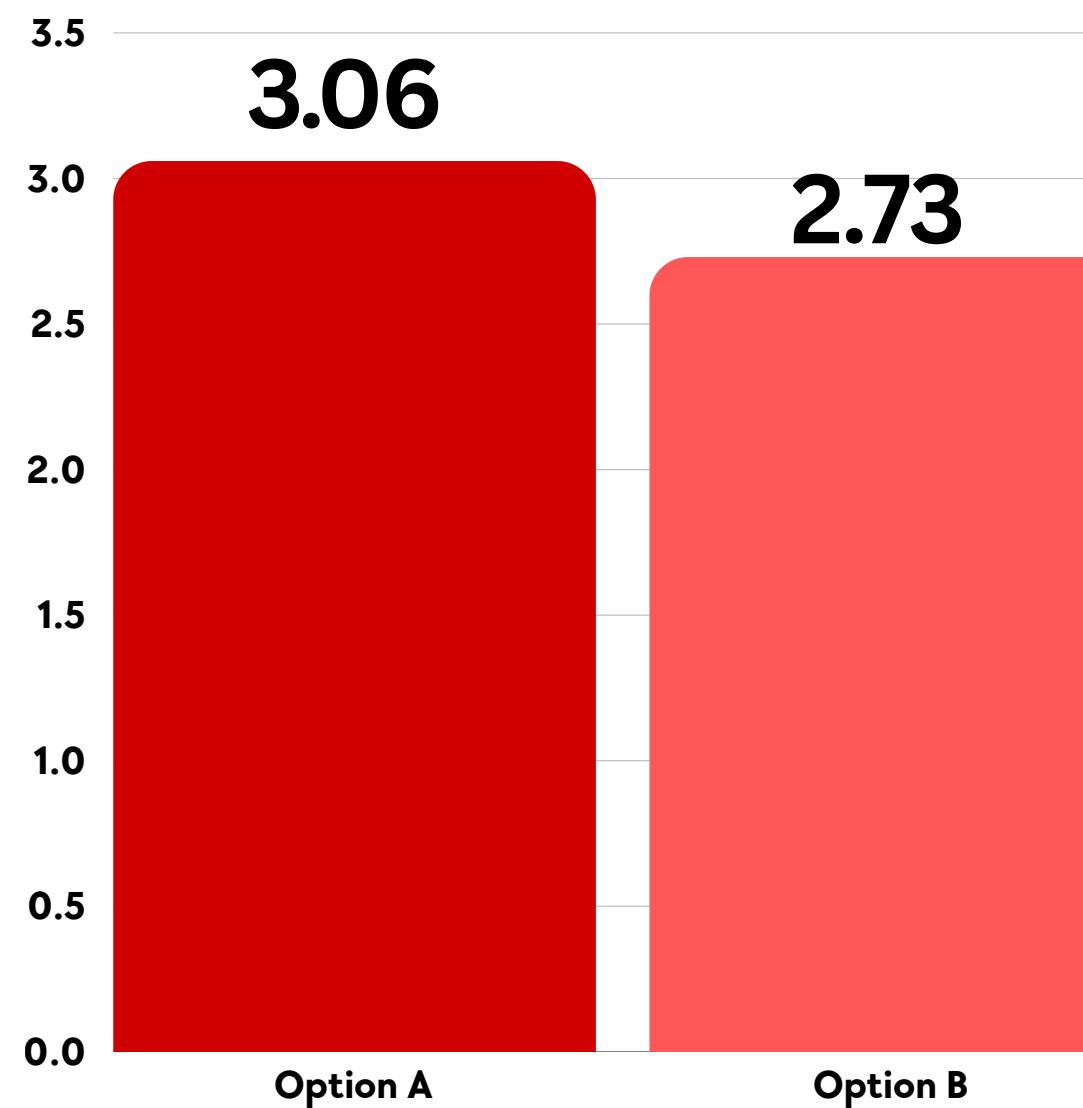
Option A achieved a statistically significant advantage over Option B ($p = 0.0020$). Option A's significantly higher mean score (3.03 vs. 2.75) confirms it is more effective at grabbing initial attention.

| Metric | Option A | Option B | T/Z-Statistic | p-value | Conclusion ($\alpha=0.05$) |
|-----------------------------------|----------|----------|---------------|---------|------------------------------|
| Mean Score | 3.03 | 2.75 | $t=3.0913$ | 0.0020 | Significant ($A > B$) |
| High Response Proportion (4 or 5) | 42.00% | 33.40% | $z=2.8058$ | 0.0050 | Significant ($A > B$) |

ABC Health Plan, Inc. is an HMO-POS/PPO/HMO D-SNP organization with a Medicare contract and a contract with the New York State Medicaid program. Enrollment in ABC Health Plan depends on contract renewal. Health care providers are under no obligation to treat ABC Health Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including information about network providers and services. For accommodations of persons with special needs at meetings, call 1-800-324-3899 (TTY 711).

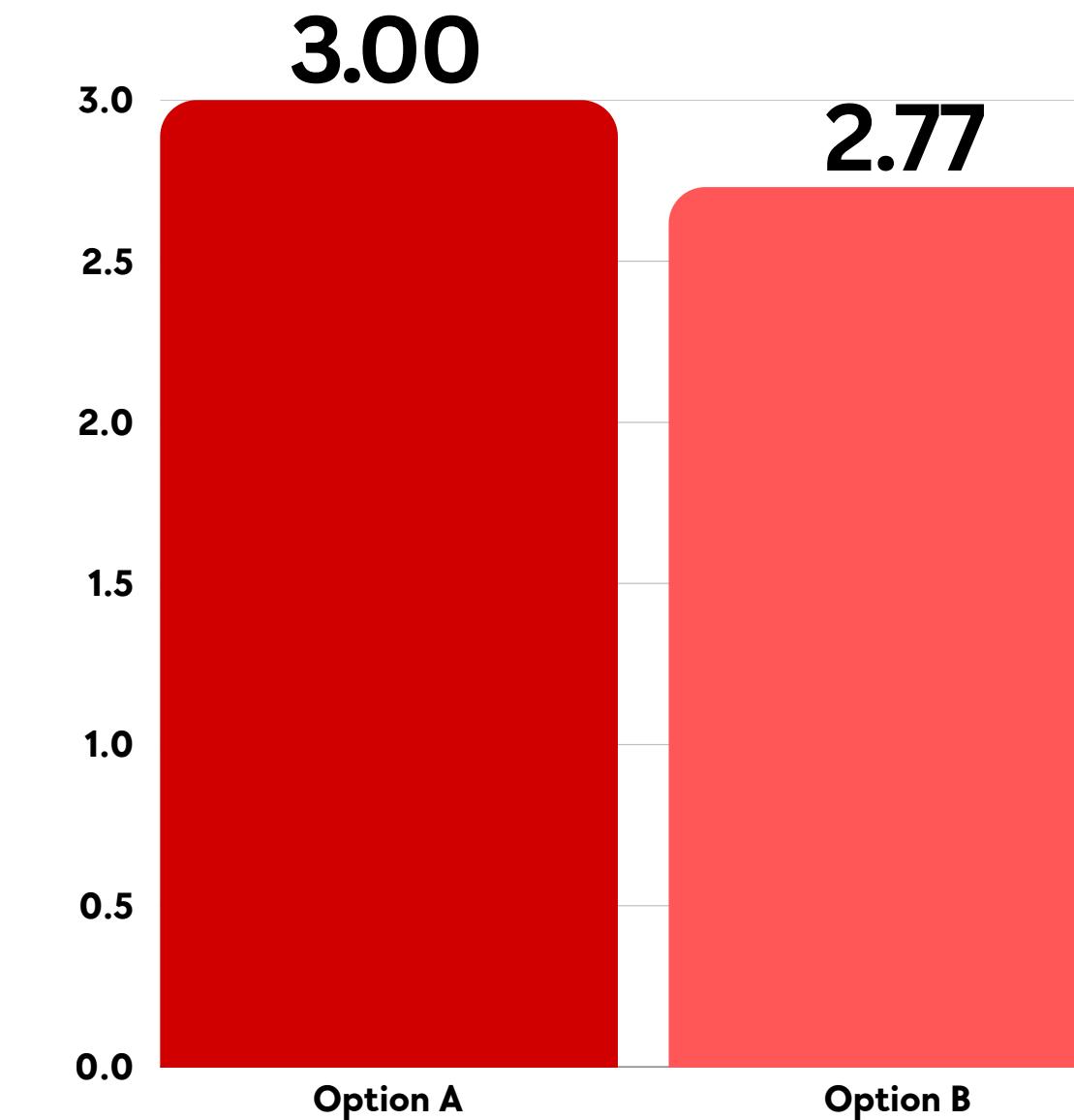
MVP
HEALTH CARE

Gender Analysis of Direct-Mail Ad Responses



MALE RESPONSES

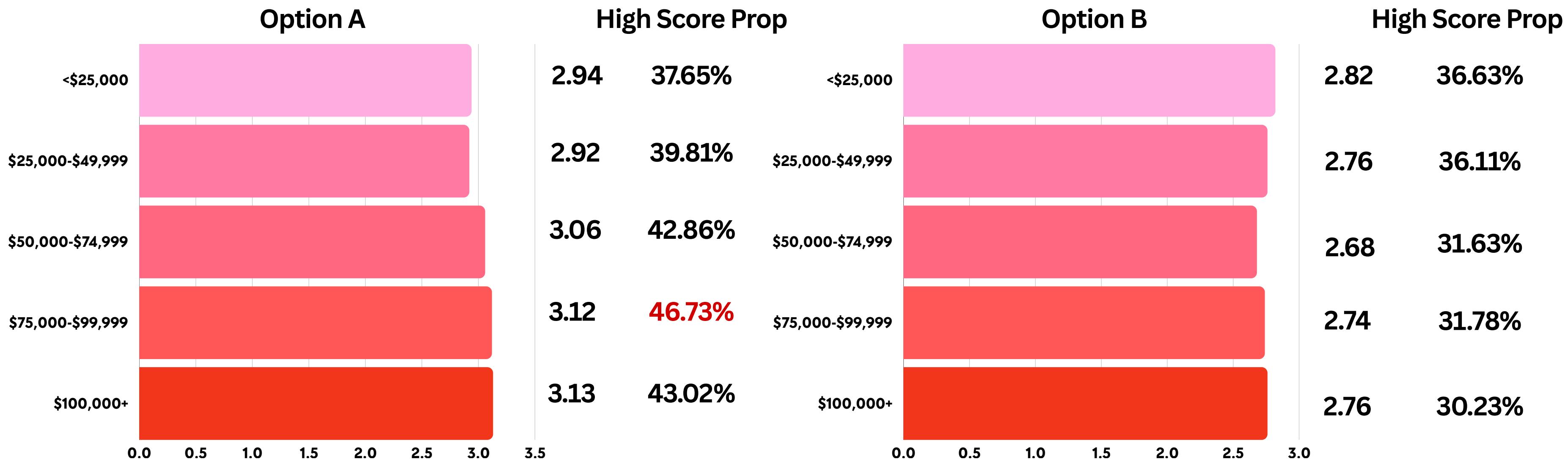
significantly stronger
preference for Option A



FEMALE RESPONSES

Slightly higher for Option A

Income Analysis of Direct-Mail Ad Responses



Middle-to-high income respondents show stronger preference for option A.
Strongest preference for A among \$75K-\$99K income group.

Supporting Evidence On Other Columns

Small but consistent advantages for Option A in:

- Perceived trustworthiness
- Clarity of headline
- Relevance of benefits
- Visual appeal

Even though these differences are small and not always statistically significant, the pattern is very consistent.

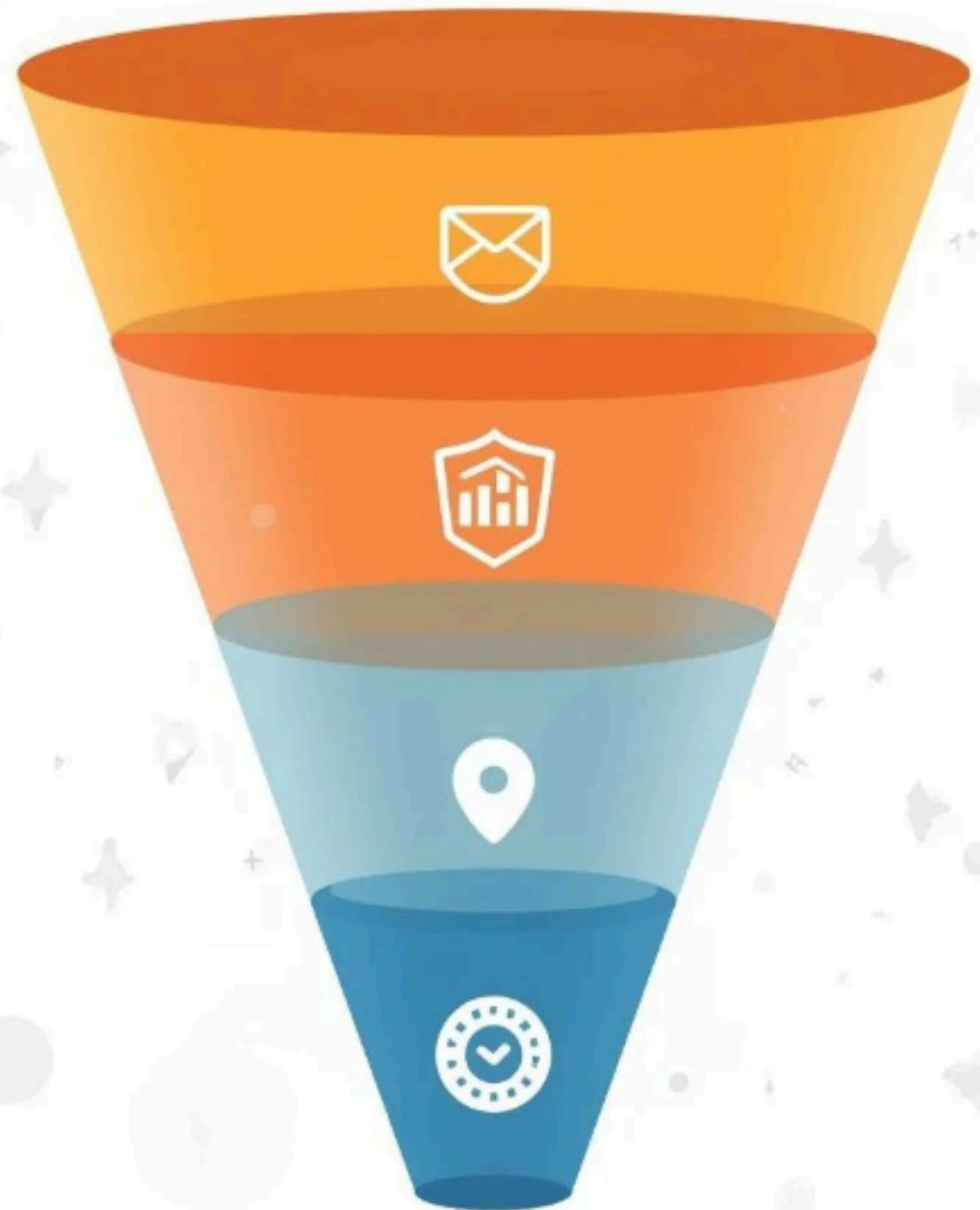
Option A scores slightly higher on almost every supporting measure.



Conversion Gap

NO SIGNIFICANT LIFT IN NEXT STEP ACTION

Both ads perform identically once the content is read, this suggests a conversion gap that is likely due to weaknesses in message clarity, benefit communication, and the Call-to-Action (CTA).



| Metric | Option A | Option B | T/Z-Statistic | p-value | Conclusion ($\alpha=0.05$) |
|-----------------------------------|----------|----------|---------------|---------|------------------------------|
| Mean Score | 3.06 | 3.06 | $t=0.0000$ | 1.0000 | Not Significant |
| High Response Proportion (4 or 5) | 44.40% | 44.40% | $z=0.0000$ | 1.0000 | Not Significant |

Integrated Insight

WHAT WORKED

Option A wins attention

- Higher likelihood to open
- Higher proportion of top ratings

Gender and income matter

- Strongest impact for men
- Strongest impact for middle-income households

WHAT DID NOT WORK

Neither ad wins persuasion

- Next-step intention is identical

Key bottleneck identified

- Drop-off between opening and action
- Content and CTA limit conversion

Recommendations



WE RECOMMEND OPTION A WITH SOME MODIFICATIONS

Why Option A?

- Only A shows statistically significant uplift
- Stronger first impression
- Clearer layout & trust-building elements
- Especially effective for male and middle-income segments
- Demonstrated lift on likelihood to open ($p < 0.01$)

DOES RECOMMENDATION DEPEND ON DEMOGRAPHICS?

Yes, partially — Option A performs better for certain groups, but it consistently outperforms or matches Option B across all segments, making it the stronger overall choice.

How to Improve Option A

STRENGTHEN MESSAGING INSIDE (WHY: MESSAGING FAILS TO CONVERT INTEREST INTO ACTION)

- Clearer benefit hierarchy
- Simpler, more consumer-friendly language
- Tangible advantages (“Save \$X/year,” “Guaranteed no-fee plan,” etc.)

STRENGTHEN CTA (WHY: NEXT-STEP INTENT SHOWS NO LIFT ACROSS ADS)

- Replace generic CTA with specific actions
- Add deadline or urgency driver
- Add QR codes or digital follow-up

DEMOGRAPHIC TAILORING (WHY: ENGAGEMENT VARIES MEANINGFULLY BY SEGMENT)

- Men → keep direct clarity
- Women → test warmer visuals & relational tone
- <\$50K → emphasize savings
- \$100K → emphasize premium convenience