KEEP HEALTH INSURANCE PROSPECTS SMILING

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Special thanks to my friend and former colleague for inspiring this blog post.

I find myself spending more of my down time watching Instagram videos of my favorite comedians and highlights of SNL. It seems the bigger my responsibilities at home, work — life, in general — the greater my need to smile. But does this need extend to how I feel about brands? Actually, yes.

What consumers want from a brand: a sense of humor

Post pandemic, Oracle published a research report that indicated a whopping 91% of people prefer brands to be funny and 72% would choose a brand that uses humor over the competition.

Despite the adage that the consumer is always right, the industry has been slow to respond. In 2022, only 33% of the ads Kantar reviewed were classified as “lighthearted” and just 10% as “funny.” But by

Super Bowl LVIII in 2024, 70% of the 63 official commercials Sharethrough analyzed used humor as a primary element to hook audiences.

Amusing ads work for some things, but not health insurance … right?

Some products and services, like candy bars and brand-name computers, are safer choices for good-humored ad campaigns. Discretionary products like these are associated with enjoyment and comfort, so your audience is already in the mood to be entertained.

Other products, like hygiene items, don't fit into the same category — yet humor still works. If you recognize the cartoon bear family from TV on a roll of toilet paper, you may feel more connected to that brand. And although you may not be aware of it, seeing those bears wipe their bottoms may diffuse some of the discomfort *you* feel about doing the same.

So why is lighthearted content harder to pull off when it comes to other things like health insurance?

There are always factors that affect the stability of the health insurance environment, like people cycling in and out of coverage for accessibility and affordability reasons, market concentration, and now, the

expiration of enhanced premium tax credits. These factors, along with the reasons below, can make health insurance a bit more of a challenging topic for a lighthearted ad campaign.

- **The stakes are high.** You can generally enroll in a health plan only during an enrollment period, and most likely you'll have your plan for at least a year. Plus, your health care is on the line. You want a company you can trust.
- **It's a personal topic.** Talking about health insurance can bring up subjects, like finances, that people don't like to discuss. You want a company that respects how you feel — and understands that some topics are off limits when it comes to playful, entertaining advertising.
- **Health insurance can be confusing.** Choosing a plan involves making decisions and understanding industry jargon, so you want a company that presents information in a clear, easy-to-understand way.
- **Your audience is diverse.** An ad that makes one person smile may go over someone else's head (or worse — offend them), especially if the topic focuses on something that's too niche or hits too close to home. You want a company that understands the frustrations of shopping for — and using — health insurance.

Lightheartedness may be what your audience needs

Although cleverness and levity may be harder to pull off when you're marketing health insurance, it may be exactly what your target audience needs.

When well executed, humorous ads do more than move prospects through the sales funnel — they give people a welcome break from the stress of rising healthcare costs. Plus, adding an occasional lighthearted ad to your omnichannel campaign can improve your audience's overall experience and reduce message fatigue while keeping them open to the information you're trying to communicate.

Why witty ads work

Amusing ads capture your attention. They cut through the sea of sameness and can even make what you're selling appear more interesting and appealing. Plus, they spark a basic human emotional response: smiling, which is correlated with positive feelings and stress reduction.

Witty and entertaining ads often use elements of connection to highlight a truth, inconsistency, or incongruity we hadn't thought of before. We can relate to them. This creates a deeper emotional connection with the brand, product, and/or service.

Finally, and probably most importantly, people are more likely to remember information they perceive clever, playful, unexpected, or humorous — a benefit associated with the humor effect.

Presenting information in a humorous way improves people's recognition memory (recognizing information again) and recall memory (retrieving information again). It can also help them remember words and sentences associated with an ad as well as visual information like pictures.

So, thanks to an amusing ad, your audience remembers your brand *and* the product you're selling — driving them to share the content on a social channel and/or advance through the sales funnel.

How to use humor in health insurance marketing

Marketers may be weary of using humor for two reasons: First, if it's not done thoughtfully, it could offend someone. Second, if it's not relevant or clear, it could be misinterpreted, confusing, or met with the dreaded "I don't get it" reaction.

Here are guidelines on using humor effectively so you strike the right balance between relatability, empathy, and respect for the seriousness of choosing a health insurance plan.

- **Focus on real-life issues.** Relate to your audience and show them you empathize with what they're going through. Think about a problem your product or service can help solve and go from there. For example, if your plan has strong member support, show someone good-humoredly struggling with an automated phone system and present your plan as the "hero" with live member support.
- **Be playful about the right things.** Focus on processes, systematic requirements, and general frustrations — not on illnesses, conditions, symptoms, or financial hardship. For example, red tape and paperwork are generally "safe" topics, but hypertension, even if it's the most common health condition in the U.S., is *not*.
- **Go for a smile.** It's incredibly rare to double over in laughter at the sight of a "humorous" ad … at best, most draw a smile. Aim for that! Exaggerated humor and word play, even if it only brings about a smile, still kicks the humor effect into gear.
- **Test.** This is the best way to learn what works. The effectiveness of humor can be affected by several variables, including timing (which factors in cultural context and audience mood), audience characteristics, topic, type of humor, and more.

Choose the right partner

Find a marketing agency with the skills, knowledge, and confidence needed to help you plan and execute an effective marketing and content strategy that resonates with your audience. When a concept or ad “just works,” you feel it in your gut — but you’re really just experiencing the right mix of elements, like a metaphor or humor paired with a value proposition, affecting your emotions and prompting you to act. Either way, humor works.