

Fraud=Fraud

A Story About Benefits Fraud, Analytics and Education

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About CLHIA and Proof Inc.



Canadian Life and Health Insurance Association

Non-profit association with member companies accounting for nearly 100% of Canada's life and health insurance sector.



Integrated marketing communications agency

Developing creative communications and digital solutions for clients, Proof operates across a variety of sectors throughout North America.

The Challenge: Insurance Fraud

Health and dental benefits plan abuse and fraudulent activity has caused disruption in Canada and urgent action is needed to address this serious issue.

We have seen more high-profile examples in the media recently.

Fraud = Fraud: Campaign Objectives

Discourage working Canadians from becoming involved in fraudulent **activities** by educating them on the consequences and how to recognize, refuse and report suspected fraud.

Grow awareness and increase the understanding of the seriousness and impact of insurance fraud.

Research Intensive Process to Campaign Launch

Phase One

Phase Two

Research:
Analytics & Surveys

Creative
Development

Research:
Focus Groups

Launch
Campaign

5M CLHIA records

53K Flagged claims

4 At-risk segments defined

2,000 Surveys to at-risk population

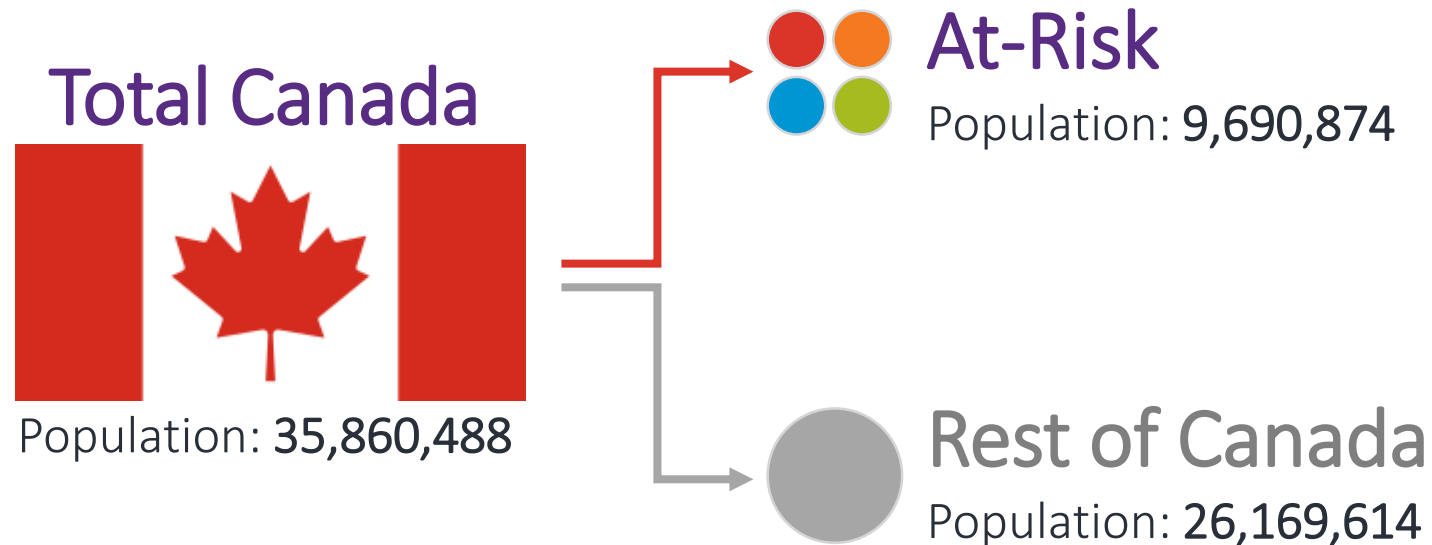
3 Creative territories for testing

6 Focus Groups to test perceptions

Research Findings

Identify our Target Population

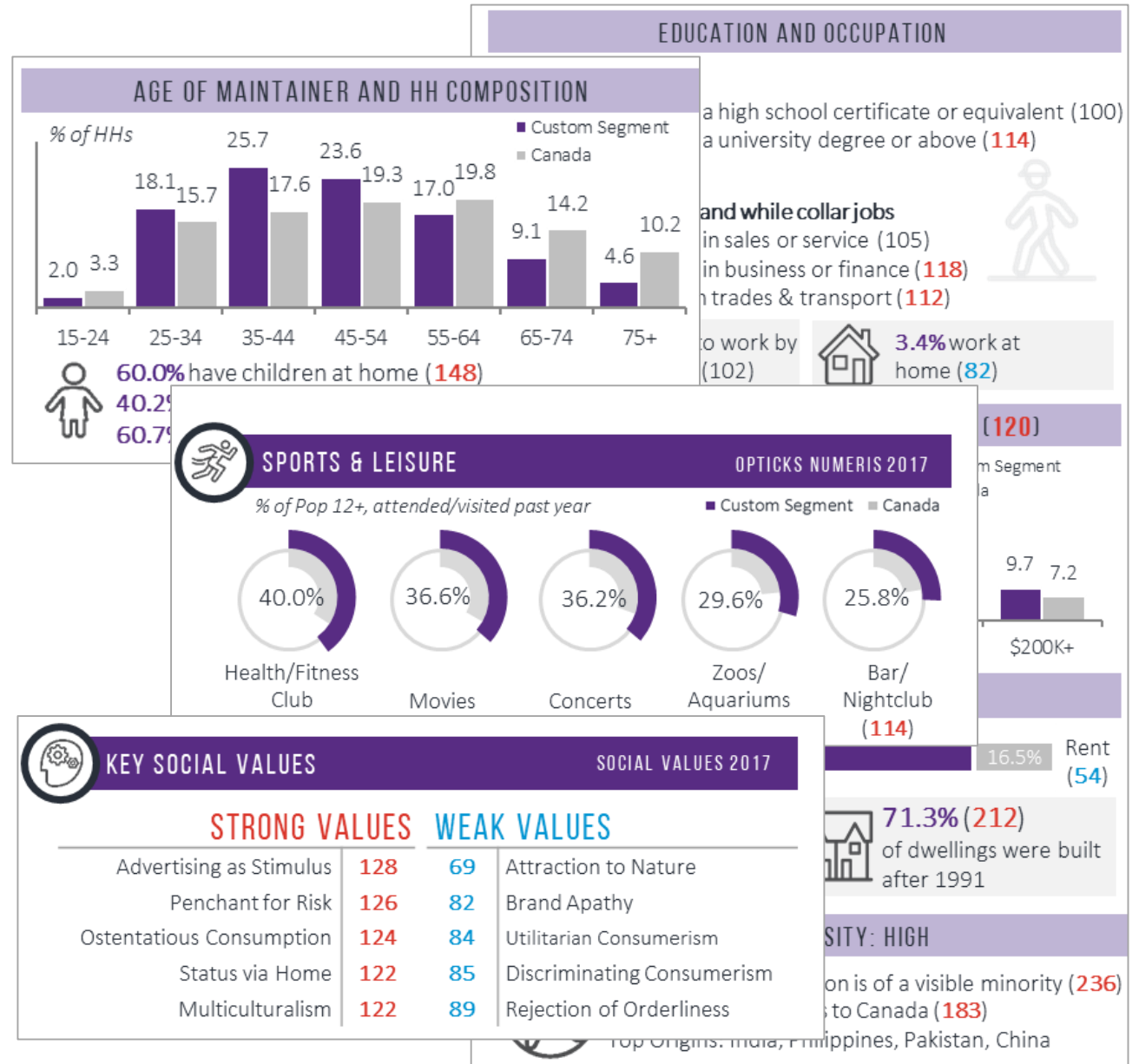
A subset of the Canadian population has **been identified as being at risk of becoming involved in fraudulent insurance claims**. This subset has been defined by four unique segments.



Personas: A Deeper Dive

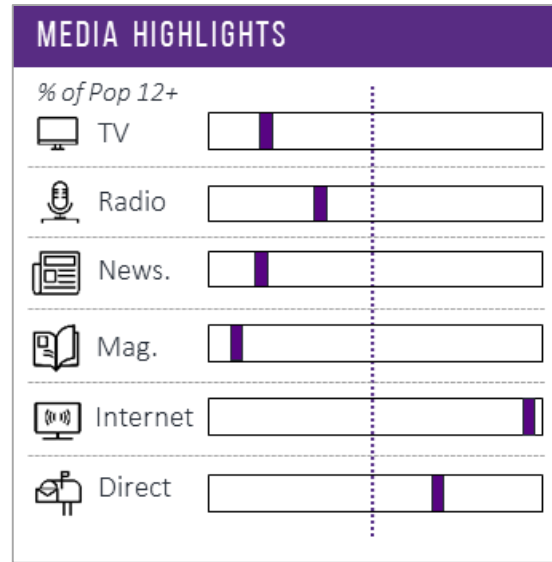
Segment 2: Demographics, Lifestyle and Values

- ✓ 35-54 year old decision-makers
- ✓ Social lifestyles
- ✓ Ostentatious consumers



Segment 2: Media Consumption Habits

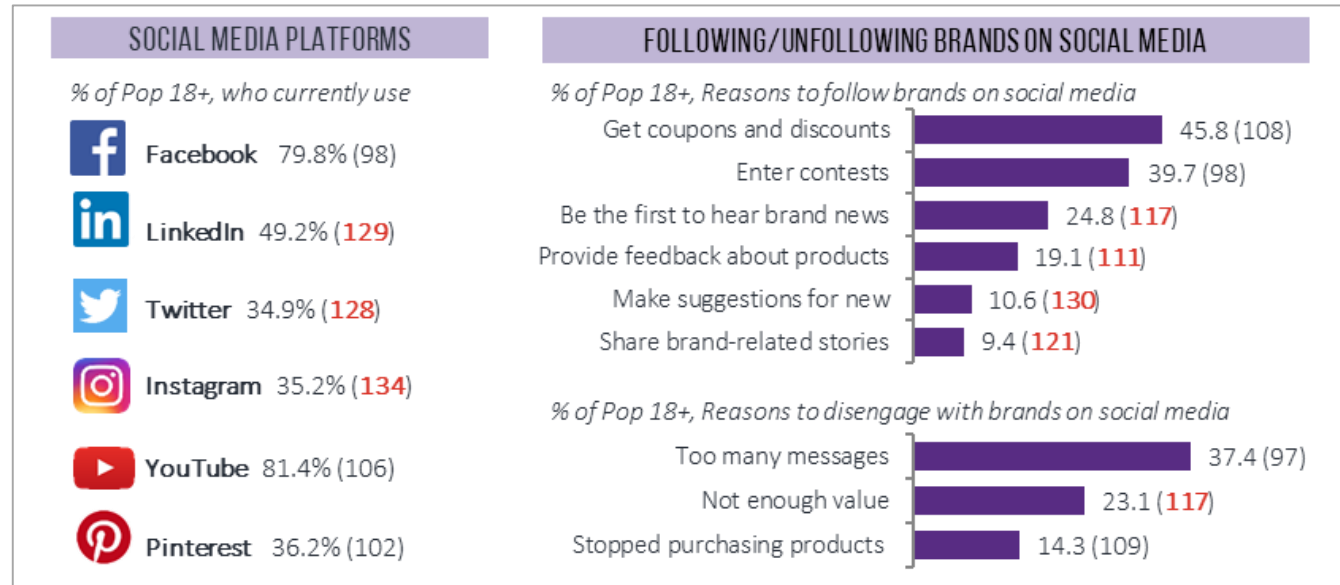
- ✓ Highly active online
- ✓ Twitter and Instagram
- ✓ Content creators



TOP NEWSPAPER SECTIONS		%	INDEX
International			
Movie			
Sports			

TOP MAGAZINE PUBLICATIONS		%	INDEX
Canadian Living		8.8	108
			121
			111

TOP TV PROGRAMS		%	INDEX
Situation Comedies		28.2	105
Reality Shows		22.1	113
Baseball (when in season)		19.8	109
Cartoons		13.8	109
Basketball (when in season)		12.8	145



Creative Territories for Testing



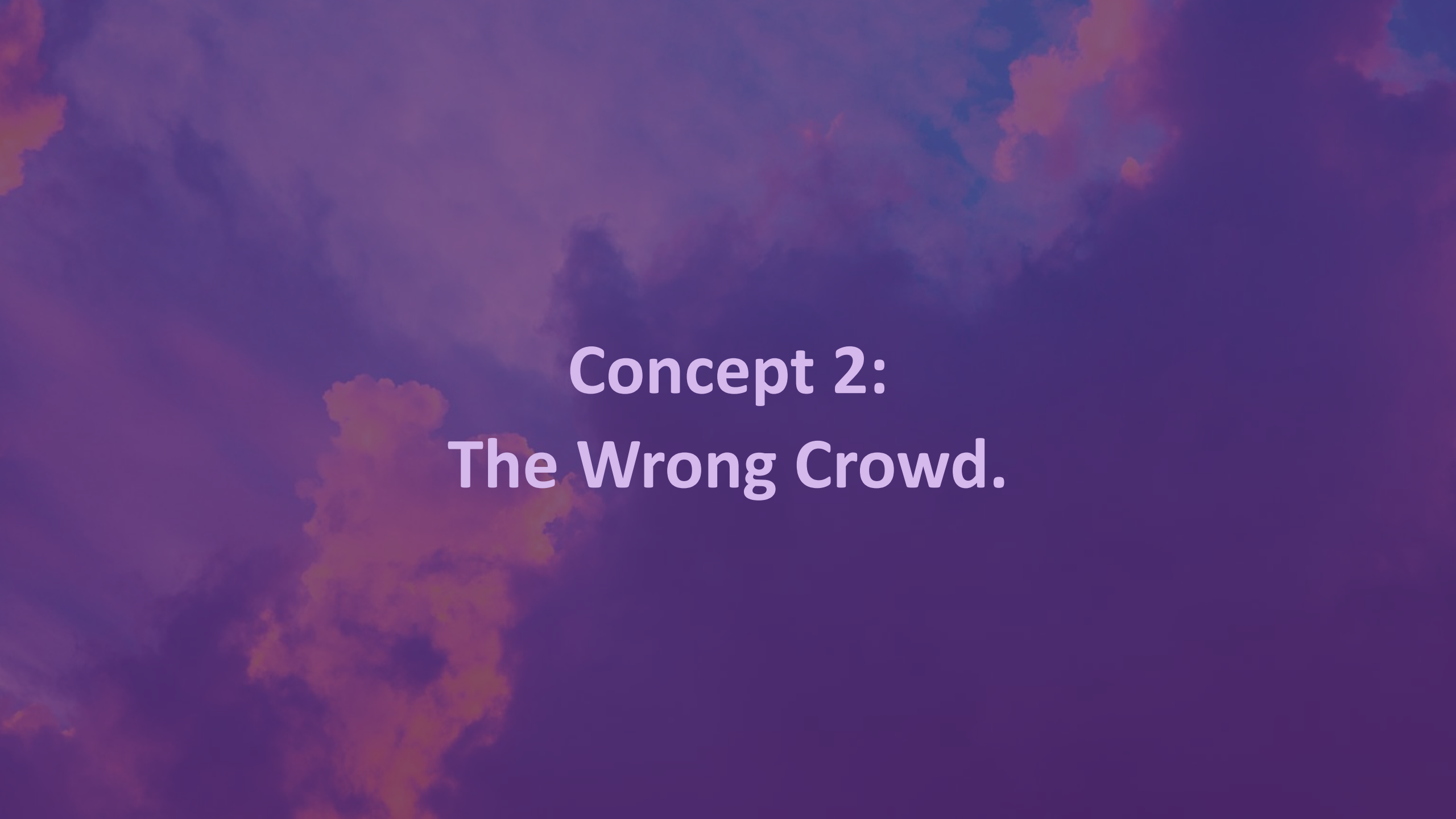
Concept 1:
When you Commit, it's a Crime.



Health and dental benefits fraud is a crime.

When you falsely submit a claim under your spouse's name, or a spa treatment under your therapeutic massage allowance—when you or your healthcare provider lies on insurance claim forms—you are stealing. And it's a real problem, that raises insurance premiums and reduces benefits for everyone. For more, visit **Fraud.ca**

**WHEN YOU COMMIT,
IT'S A CRIME.**

The background of the slide is a photograph of a sky at dusk or dawn. The sky is a deep, vibrant purple, with scattered clouds that are illuminated from below, giving them a bright orange and yellow glow. The clouds are of various shapes and sizes, some appearing as soft wisps and others as more defined, billowing masses. The overall effect is a moody and atmospheric scene.

Concept 2: The Wrong Crowd.

They won a trophy, but lost their jobs.



Committing health and dental benefits fraud with others is a crime.

Proud of their victory, these guys still have plenty to be ashamed of. Together, they've been ripping off their health and dental benefits—cheating on insurance claims forms with the help of crooked healthcare workers. Some think “everyone’s doing it,” but they’re wrong; and if they’re caught, they could lose their jobs, their benefits, and even face prosecution. Why? Because people who commit fraud are criminals. Learn more about the consequences at BenefitsFraud.ca

**Don't fall in with
the wrong crowd.**

The background of the slide is a photograph of a sky at dusk or dawn. The sky is a deep, dark purple, and there are large, billowing clouds that are illuminated from below, giving them a bright orange and yellow glow. The clouds are scattered across the sky, with some appearing as large, soft shapes and others as more wispy, streaky formations. The overall effect is a dramatic and somewhat somber atmosphere.

Concept 3: **Real Crime. Real Consequences.**





You work hard; that's why your workplace provides certain perks. When you commit fraud on your health and dental insurance, you may not think it's serious. But it's a real crime—one that can cost you your job. It can also raise insurance premiums across your organization, and reduce benefits. In fact, this kind of fraud costs Canadians up to hundreds of millions a year. Most of all, it's wrong.

REALCRIME.
REALCONSEQUENCES.CA

Final Creatives


Website

**Fraud=Fraud**
real crime, real consequences.

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REPORT BENEFITS FRAUD

WHAT IS BENEFITS FRAUD? CONSEQUENCES WHAT CAN YOU DO? FREQUENTLY ASKED QUESTIONS ABOUT THE PROGRAM



BENEFITS FRAUD IS A CRIME.

Think using your health or dental benefits dishonestly is no big deal?


Think again.

Whether it's just a small, one-time thing, or a larger, ongoing scheme, benefits fraud of any kind is still considered fraud, and it's a **real crime with real consequences.**

[PLAY VIDEO](#)

BENEFITS FRAUD COULD LEAVE YOU WITH A PERMANENT CRIMINAL RECORD.


The good news? You're in the right place if you want to learn how to recognize it, refuse it and report it.



WHAT IS BENEFITS FRAUD?

Health and dental benefits fraud occurs when you intentionally submit false or misleading information to your insurance provider for the purpose of financial gain.


[Learn More.](#)



CONSEQUENCES OF BENEFITS FRAUD

Getting caught committing benefits fraud could have a significant impact on your life. What's the worst that could happen?

[Learn More.](#)



WHAT CAN YOU DO?


You can help fight benefits fraud by using your benefits appropriately and reporting misuse when you see it.

[Learn More.](#)

Social Media

Fraud = Fraud
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Benefits fraud is a real crime, one that can cost you your reputation, your job, and even your freedom. It's just not worth it.



www.fraudisfraud.ca
Real crime, real consequences.

LEARN MORE

👍 🗨️ 🗑️ 1.2K 861 Comments 749 Shares

Fraud = Fraud
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It's a crime to commit health and dental benefits fraud. Learn how to spot the signs.




FRAUDISFRAUD.CA
What does fraud look like? LEARN MORE

Real crime, real consequences.


👍 🗨️ 🗑️ 649 590 Comments 261 Shares

Fraud = Fraud
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If you commit benefits fraud, you're putting everything at risk. Visit our site to learn the real consequences of health and dental benefits fraud in the workplace.




BENEFITS FRAUD CAN COST YOU...
Real crime, real consequences.



YOUR BENEFITS
Real crime, real consequences.



YOUR JOB
Real crime, real consequences.



AND YOUR FREEDOM
Real crime, real consequences.

LEARN THE PRICE OF BENEFITS FRAUD.
Visit fraudisfraud.ca

👍 🗨️ 🗑️ Like Comment Share

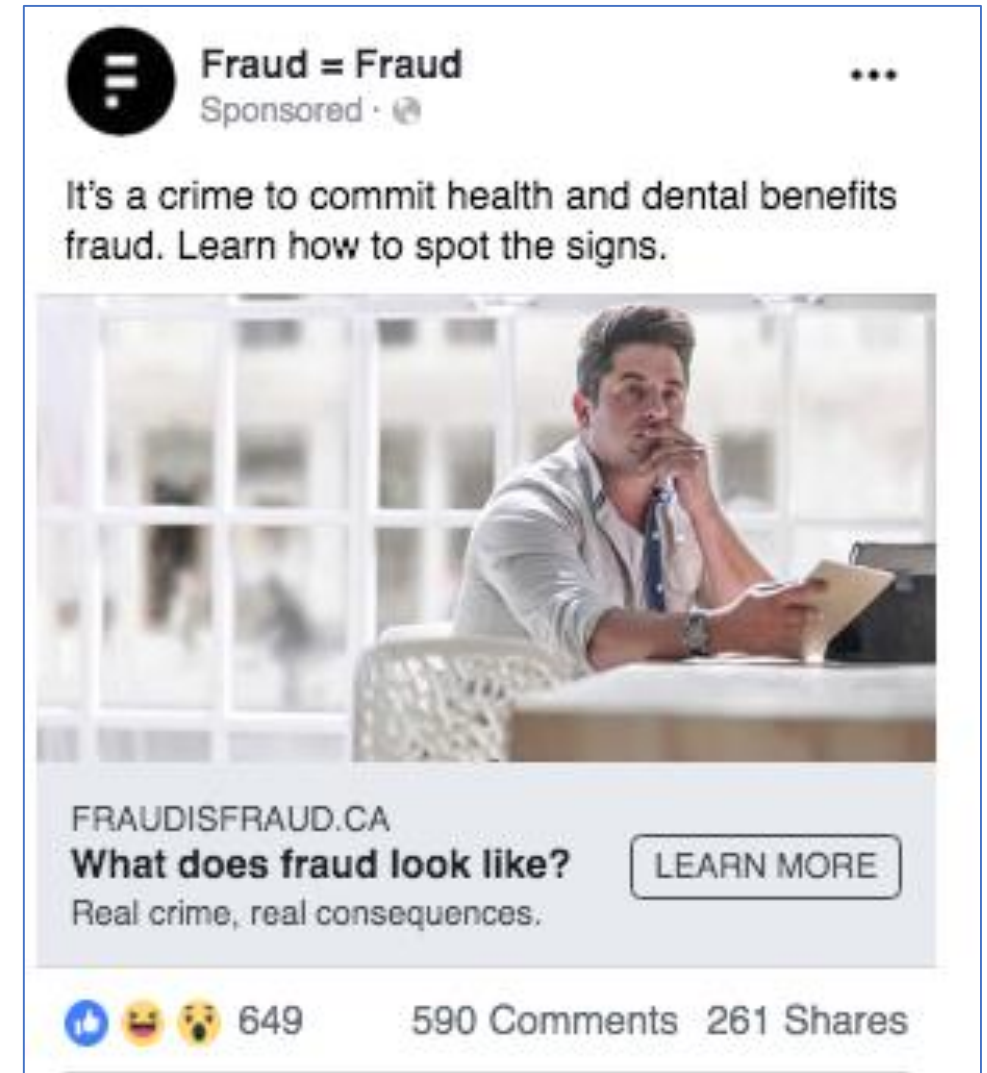
Digital Video



Campaign Results

Exceptional Campaign Results Achieved

1. **Strategic media plan** effectively targeted key audiences.
2. **Exceeded projected exposure metrics** and surpassed industry averages for clicks to site and video views.
3. **Significant uptick in awareness** of the seriousness of benefits fraud after campaign exposure.



Strategic Media Plan Surpassed All Projected Exposure Metrics

KPIs	Goal	Results	% Surpassed
Impressions	18M	26M+	143%
Video Views	1.5M	4M+	276%
Clicks to Website	78k	154k+	197%

Other Metrics:

99K+ unique visitors to website

7K+ engagements on social media

Media coverage through CBC and Insurance Journal

Fraud=Fraud campaign had a real and significant impact

One Question Survey

What are the consequences you would face if you were discovered falsifying your health or dental benefits?

SELECT ONE ANSWER

☐ No significant consequences (e.g. a warning)

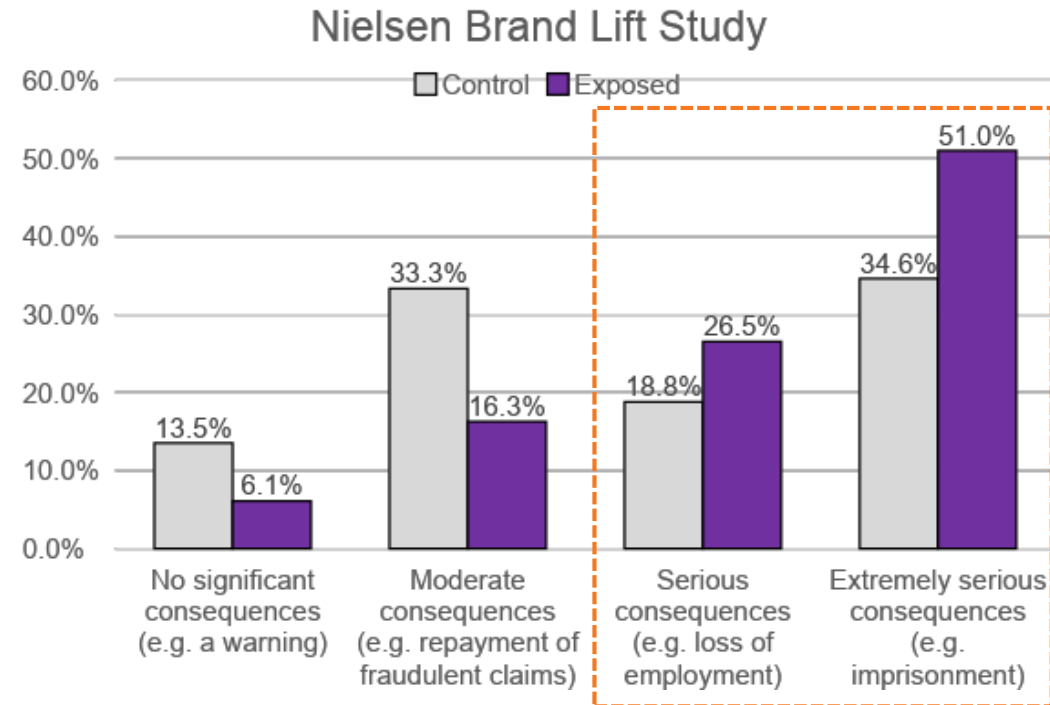
☐ Moderate consequences (e.g. repayment of fraudulent claims)

☐ Serious consequences (e.g. loss of employment)

☐ Extremely serious consequences (e.g. imprisonment)

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Vote For Results



24.1%
Difference

Those exposed to the creative messaging were 24.1% more likely to understand there are serious consequences to benefits fraud.

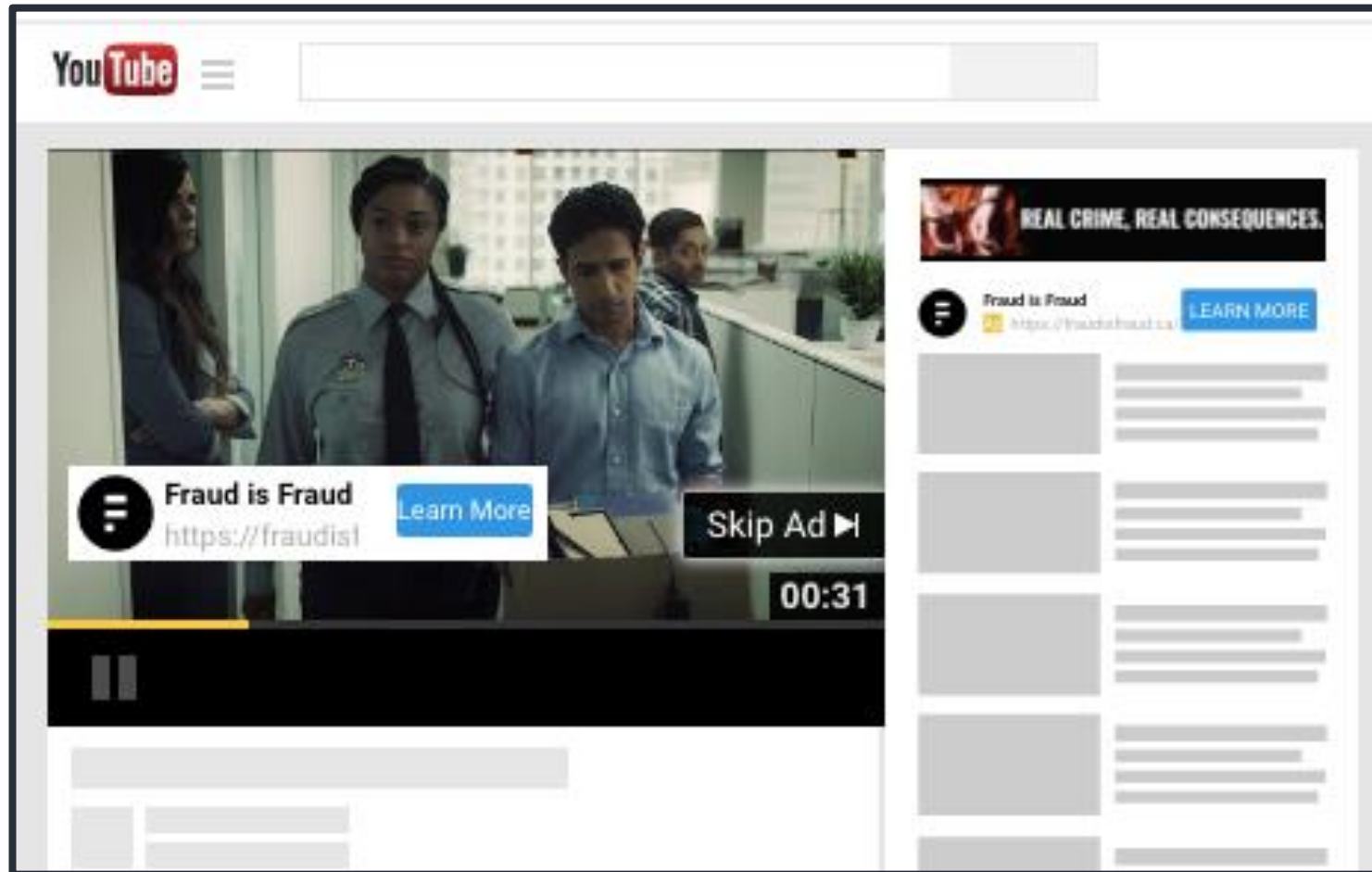
Year Two

Scale Up in 2019 to Reach a Larger Share of our Target Audience

- Continue with the current creative strategy and platform “real crime, real consequences”.
- Expand earned, owned and paid media activities to reach more working Canadians.



Hero Assets - Video



Ad buys:



Premium deals:



Hero Assets – Out of Home (New)



Looking Ahead

Questions?



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