

Brand Analysis: Blue Cross Blue Shield

Eden Shuffield, Marilyn West and Rebeccah McBride

Department of Communication Studies, University of North Carolina Wilmington

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Dr. Jennifer Brubaker

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Overview

Blue Cross Blue Shield (BCBS) is a privately owned health insurance company based in the United States, made up of 35 independent insurance companies. It began in 1929 when Baylor University's hospital found a way to make healthcare affordable, by creating a payment plan; this became Blue Cross. The origins of Blue Shield began in the early 1900s in the Pacific Northwest when employers came up with health plans for their employees faced with occupational hazards. In the 1940s Blue Cross and Blue Shield came together to offer more comprehensive plans across the United States. Blue Cross Blue Shield now insures over 110 million in all 50 states as well as Washington D.C and Puerto Rico, and work with over 1.7 million doctors and hospitals.

Offerings

BCBS offers a large variety of different health insurance plans, as it is built up of 35 different private insurance agencies. Including employer packages, individual plans, family plans, Medicare, and global plans. With the large variety in plans, BCBS ensures that there is a plan for everyone. As some may feel overwhelmed with the options, BCBS simplifies the experience of choosing the right plan online by having the consumer give their zip code redirecting them to the insurance agency that is in their area. The consumer is then able to choose the best plan for them in their area conveniently.

BCBS offers the Blue Distinction where the companies under BCBS recognize doctors, hospitals, and specialty healthcare center that meet BCBS high standards in their patient care. This offer of distinctions builds a sense of trust in the consumer. It shows them that BCBS only wants the best care provided for them, which helps to strengthen the consumer/brand relationship.

The Health of America initiative was created by BCBS to drive innovations to improve healthcare for all Americans, not just those ensured by them. Under this initiative, they have created Blue Cross Blue Shield Axis which is a healthcare data capability to discover trends in the healthcare system. There is a report series under the initiative, used to communicate and address current issues and dialogue within healthcare in attempt to improve America's wellness. By performing research done using the Blue Cross Blue Shield Data, they encourage innovation, which helps with improving the quality and accessibility of healthcare in America. All the work of this initiative is done to improve the lives of not just those insured by BCBS, but all Americans showing that community is truly important to the company.

Competitive Landscape

BCBS's competition lies within the healthcare system in other companies such as UnitedHealthcare, Aetna, and Cigna. UnitedHealthcare is a health insurance company that offers plans similarly to BCBS, including Medicare, employer plans, family plans, and individual plans. Unlike BCBS, they do not offer a global plan for those working and traveling overseas and tend to be more expensive than BCBS.

Aetna is a health insurance company that sells Medicare and Medicaid, as well as group health insurance. When compared to BCBS it is lacking the global plan and private individual or family policies. BCBS sets itself apart from Aetna as it works with over 500,000 healthcare providers in its network as well as offering private plans. Since Aetna sells government funded insurance policies as compared to private, the two companies have different target audiences meaning competition is minimal.

Cigna is another health insurance company that is based in the United States. It sells health insurance plans like BCBS, including individual and group health insurance. When comparing the two, the downfall of Cigna is that it only provides full coverage in 12 states compared to BCBS covering all 50 states. This means that BCBS has a larger target audience as they are able to help more people.

Key Audience

As a brand, BCBS caters to several key audiences. They are targeting individuals who are 25 and older, they are targeting employers, and they are targeting the average American who needs an affordable health care plan.

Since many young adults under the age of 25 are still covered by their parent's insurance plans, by the time they age out of family coverage, they begin looking for their own plan around age 25. BCBS advertises to this age bracket because they are fresh to the world of health insurance. They want to make sure the younger audience is aware of the brand by targeting them via marketing and social media efforts. If a mid-twenty-year-old picks BCBS as their health insurance company and has a good experience, chances are they will keep that insurance plan until life circumstances change (change of job, getting married, etc.).

Employers are a key audience of the BCBS brand as well. If an employer partners with BCBS, they offer the brand to their employees, providing the brand with a larger customer base. For example, there is the Blue Cross Blue Shield Federal Employee Program. This program provides coverage for about 5.6 million people and is the largest health care program in the world. Once the employer is sold on the brand, their employees are then exposed to the brand as well, as it is the brand that is chosen for them.

BCBS boasts their affordable prices. In this way, they are targeting the American who is on a budget, the one who can't spend a fortune on health care. They of course offer different levels of coverage with a wide price range, but there are more expensive

options out there for health insurance. BCBS caters to the audience that sees the importance of having a health care plan but can't necessarily afford a premium option.

Positioning

The brand has positioned itself in a way to stand out from their competitors in that BCBS is a household name. When people think about health insurance, Blue Cross Blue Shield is one of the first entities to pop up. Because the brand has executed effective marketing strategies, it is widely known among Americans who are 25 years old and up.

BCBS health care plans are available through the health care marketplace; any individual who qualifies for access to the marketplace has access to BCBS plans. They offer a wide range of price and care options, allowing individuals with varying incomes to select one of their plans. The brand is flexible and can be tailored to fit anyone's life situation. The brand is easy to employ and reliable, whereas other brands are often confusing and difficult to navigate. Competitors are often more expensive and offer less flexibility in plans.

The brand is the chosen health insurance entity among many employers throughout the country as well. Many companies and businesses nationwide choose BCBS as their employee insurance plan. While other insurance companies are sometimes chosen by companies, they often don't offer as much as a BCBS plan would for the price point. It is in these ways that the brand has positioned itself from the rest.

Brand positioning statement: Blue Cross Blue Shield stands out from other insurance companies in that they identify themselves as an affordable health insurance option for families and individuals across the globe, ensuring value for the price.

Messaging

BCBS establishes strong relationships with their community by creating content that matters to their key audience. Whether it be their members, partnerships, or potential target audiences, BCBS considers the needs of their organization and local communities. For this reason, they apply the social support theory of communication to their messaging. This theory states that the assistance and support received from others within their community, defines the relationships in their lives. The organization provides messages to their community that are related to health equity, social responsibility, and that help raise awareness towards social and health issues. By supplying these messages, BCBS can keep their community up to date with the latest news and touch on topics that their community may have otherwise not seen. As seen below, BCBS uses the hashtags, #BCBSHealthEquity, #COVID19, #Healthof America, and #JoinAllofUs.



To take a further look into the themes that BCBS incorporate into their messaging, each theme has been broken down with examples and how it relates to the organization.

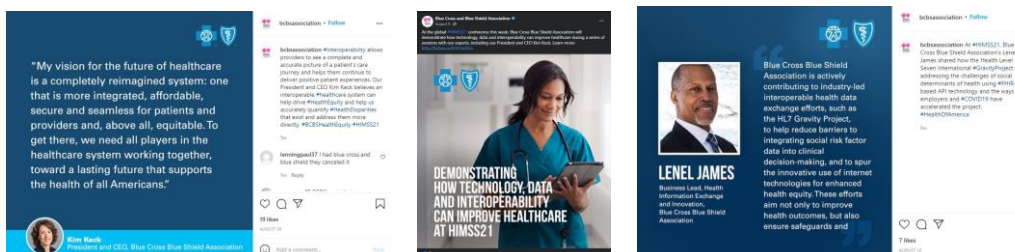
Health Equity

BCBS uses the hashtags #Ally, #LovelsLove, #PrideMonth, #BCBSHealthEquity, #LGBTQ+, #Pride, and #RacialDisparities to inform their community with social media posts that relate to the hashtags. For example, as shown below, these posts show the BCBS community that the organization cares about all members and believes that everyone should have health insurance of the same caliber. These posts also provide informative facts that are supported by research that the organization does.



Social Responsibility

The BCBS organization believes that they have a social responsibility to the world by supporting and building programs that have a positive impact on the healthcare industry. They also feel responsible to reach and support objectives within all healthcare communities throughout America. The corporate social responsibility (CSR) theory of communication states that an organization should consider how its activities effect the environment and society beyond profit-making. By using hashtags #interoperability, #GravityProject, and addressing the topic on their website, the organization keeps its community in the loop on the technology advances that they have developed, research that is being performed and share data related to their community efforts. Below are some images that help support BCBS's involvement with social responsibility.



2020-21 COMMUNITY IMPACT:

- \$11B** COLLECTIVELY INVESTED IN COVID RECOVERY
- \$315M** COLLECTIVELY CONTRIBUTED TO COMMUNITY-BASED NON-PROFITS
- 2M** SENIOR CITIZENS VACCINATED
- CONNECTED AMERICANS TO VACCINES AT **160+** EVENTS

Awareness

It is important for BCBS to raise awareness about health issues within its community. Therefore, the organization uses hashtags and tags like #BreastCareAwarenessMonth, # BreastCancer, @RedCross, #HealthofAmerica, #COVID19, and #vaccines to inform its key audiences about health issues that could be related to them. For example, breast cancer, sickle cell disease, and COVID. The images below illustrate examples of ways that the organization uses its social media to communicate that awareness.



Communication

BCBS has a variety of communication channels that represent its themes of health equity, social responsibility, and awareness for its viewers and community. The most well-known communication channels are their website and app. The website and app interfaces engage its viewers as a one stop shop that offers information to both potential and current members. People can find information on health plans, find providers by searching their zip codes, current members can access their benefits, and be connected to the latest BCBS updates and community outreach programs. Some of these programs include The Health of America initiative and Blue Distinction. As shown below, the images demonstrate examples of the website layout, outreach programs and app location and services that are provided by BCBS.



Recognizing Quality Healthcare

Blue Cross Blue Shield companies recognize select doctors, hospitals and other healthcare facilities for the safe, effective care they provide to their patients. Each must meet a specific set of rigorous standards to receive a Total Care or Blue Distinction® Specialty Care designation.

TOTAL CARE

Focused largely on primary care, Total Care recognizes doctors and hospitals that focus on the whole patient — emphasizing prevention and wellness, delivering more coordinated care, and helping patients better manage chronic conditions.

[TOTAL CARE >](#)

BLUE DISTINCTION® SPECIALTY CARE

Blue Distinction Specialty Care focuses on hospitals and other healthcare facilities that excel in delivering safe, effective treatment for specialty procedures, such as knee and hip replacements, cardiac care, bariatric (weight loss) surgery and transplants.

[BLUE DISTINCTION SPECIALTY CARE >](#)



Blue Connect MobileSM


The app is available:


- For free
- In English and Spanish






Blue Connect Mobile is compatible with iPhone iOS 9.3 or later and Android 5.1 or later operating systems.


Here's what you can do with Blue Connect Mobile:


- 

Sign in with AppleTouch ID, Android Fingerprint ID or Apple Face ID¹
- 

See the status of your open claims and your claims history
- 

Track your benefits, deductibles, out-of-pocket expenses and spending account balances
- 

See and share your digital Member ID card
- 


Find doctors, hospitals and urgent care in your network with our powerful search tools
- 

Send secure messages to Customer Service and get answers to common questions using an extensive list of FAQs

Another major communication channel for BCBS is their social media. They have accounts on Facebook (219,954 followers), Twitter (28.7K followers), YouTube (1.41K subscribers), Instagram (624 followers), and LinkedIn (99,821 followers). BCBS connects with their community through these accounts and provides information about current health topics. Through their social media accounts, their community can find videos about the National Health Equity Strategy, Health of America, and Second Opinion; a program that BCBS has been the executive sponsor of for that past fifteen years. The community can also receive information and attend live events and forums through their social media accounts. Shown below are images taken from the YouTube account that give examples of the health topics discussed.


National Health Equity Strategy ▶ PLAY ALL

As part of Blue Cross Blue Shield Association's ongoing mission to improve the health of America, its National Health Equity Strategy confronts the nation's crisis in racial health




Health Equity "Actions Speak Louder Than Words"

Blue Cross Blue Shield Associa...
124 views • 3 weeks ago




'We're not judges, we're there to help' Health Equity...

Blue Cross Blue Shield Associa...
113 views • 2 months ago




Closing the Gaps in Maternal Health Disparities

Blue Cross Blue Shield Associa...
92 views • 3 months ago




How to Achieve Equity in Healthcare

Blue Cross Blue Shield Associa...
270 views • 3 months ago



BCBSA CEO Determined to Close Severe Childbirth...

BlackDoctor.org
47 views • 3 months ago



BCBSA Committed to Closing Severe Childbirth...

BlackDoctor.org
21 views • 3 months ago

Health of America ▶ PLAY ALL

The Health of America is a source of insights, information and powerful stories highlighting how Blue Cross Blue Shield companies are leading the way to better healthcare—and better health—

Building Stronger Communities, For the Heal...
Blue Cross Blue Shield Associa...
1M views • 1 year ago

Meeting the challenge - BCBS companies are...
Blue Cross Blue Shield Associa...
249 views • 6 months ago

"It shouldn't be just up to millennials" BCBS...
Blue Cross Blue Shield Associa...
151 views • 7 months ago

Supporting Food Banks, For the Health of America
Blue Cross Blue Shield Associa...
331 views • 1 year ago

How to talk about COVID-19 vaccines
Blue Cross Blue Shield Associa...
120 views • 6 months ago

COVID-19 affects the delivery, but not the spirit, ...
Blue Cross Blue Shield Associa...
265 views • 1 year ago

Second Opinion ▶ PLAY ALL

BCBSA has been the executive sponsor of the Second Opinion program for over 15 years. Second Opinion is a national health program that educates, promotes good health, improves

SECOND OPINION WITH JOAN LUNDEN | THE...
Second Opinion with Joan Lund...
1.1K views • 6 months ago

SECOND OPINION | HEART DISEASE IN WOMEN | BCB...
Second Opinion with Joan Lund...
543 views • 6 months ago

SECOND OPINION WITH JOAN LUNDEN |...
Second Opinion with Joan Lund...
1.8K views • 6 months ago

SECOND OPINION WITH JOAN LUNDEN | ANXIETY |...
Second Opinion with Joan Lund...
1.1K views • 6 months ago

SECOND OPINION | CAREGIVING: THE...
Second Opinion with Joan Lund...
396 views • 7 months ago

An outside of the box communication channel would be word of mouth. Since people speak to those around them, BCBS has become a household name. This comes from longevity and good brand awareness. The community that BCBS has built can easily recognized their logo on TV ads, commercials, merchandise, and direct mailers. Therefore, when someone is asked if they know a good healthcare insurance company, that person will reply with BCBS.

Continuing along that path, BCBS has partnerships that help build its brand awareness. Those partnerships are institutions such as hospitals, colleges, and nonprofits that are well known globally. Therefore, BCBS uses the institutional theories of organizational communication theory for community support and impact. This also helps with their social responsibility. The institutional theories of organizational communication theory explains how institutions are frameworks that are socially constructed based upon certain conventions that detail the communication, behavior, and cognition within supplied contexts. The people who interact with each other cause them to be changed or maintained. As this relates to BCBS, it is an institution because it has been a well-established organization since the 1940s. Therefore, it has had time to build its community and work towards technology advances like BCBS Axis, shown below.

The Blue Cross Blue Shield system was named one of [Fast Company's 2016 Most Innovative Companies](#) for the launch of BCBS Axis.


Fast Company is a registered trademark of Mansueto Ventures LLC.

DRIVING BETTER HEALTHCARE THROUGH BIGGER DATA

BCBS Axis fuels analytics and insights about critical health and health system issues in pursuit of better health and healthcare for all Americans.

The organization also attends the HIMSS Global Health Conference & Exhibition each year. This conference is held so that professionals can stay connected with each other for collaboration, education, and innovation purposes. BCBS uses it as a sounding board for panels and events to discuss the latest technology and information that they have been working on. The organization makes posts to their social media with the hashtag #HIMSS21 so that their community can see their progress. As shown below, the panels and events can range in topic.

2021 BCBSA SESSION PARTICIPATION

<div style="text-align: center; margin-bottom: 10px;">  </div> <p>Person Matching for Interoperability: A Case Study for Payers</p> <p>Wednesday, August 11: 10:15 – 11:15 AM PDT</p> <p><small>BCBSA's Desla Mancilla, Business Lead, Health Information Technology Program Implementation, and Sequoia Project's Mariann Yeager, CEO, discuss the role of person matching in health information exchange and highlight The Sequoia Project and BCBSA's Person Matching for Greater Interoperability: A Case Study for Payers.</small></p> <p style="text-align: center;">LEARN MORE</p>	<div style="text-align: center; margin-bottom: 10px;">  </div> <p>Reimagining the Future of Healthcare: Equitable, Affordable and Data-driven</p> <p>Thursday, August 12: 12:45 – 1:00 PM PDT</p> <p><small>BCBSA's Kim Keck, president and CEO, discusses how data and technology can help support a future where healthcare is high-quality, affordable, patient-centered and equitable.</small></p> <p style="text-align: center;">LEARN MORE</p>	<div style="text-align: center; margin-bottom: 10px;">  </div> <p>SDOH: A Regional Payer and An Association Perspective</p> <p>On-Demand</p> <p><small>BCBSA's Lenel James, Business Lead, Health Information Exchange, and Highmark Inc.'s Deborah Donovan, Vice President, Social Determinants of Health Strategy and Operations, discuss how the HL7 Gravity Project is addressing the challenges of social determinants of health (SDOH) using FHIR-based API technology, and the ways employers and COVID-19 have accelerated the project.</small></p> <p style="text-align: center;">LEARN MORE</p>
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In short, BCBS functions within the system theory of communication. System theory states that a system is a set of variables that interact to create a whole or larger pattern. In the case of BCBS, it has built a system of relationships with its members, partnerships, and target audiences. BCBS has created a communication network throughout all of their communication channels. This network keeps their community informed and aware of healthcare advances and current issues that they may be facing.

SWOT analysis

Strengths:

- Strong brand awareness: Consumers are familiar with the company due to the strong branding and extensive history.
- Coverage in all 50 states: Plans are very accessible and are accepted at most healthcare facilities.
- Active in Community: Through the Health of America Initiative, they are researching and promoting innovations to improve American's health building a sense of community.

Weakness:

- Customer service: Many people state having issues accessing customer service representatives.
- Too many options: People can be overwhelmed with all of the choices when it comes to health insurance plans.
- Cost: Private health insurance itself is expensive and may cause consumers to look to other plans.
- Social Media: There is little interaction with the Blue Cross Blue Shield social media pages from consumers as many of the posts are lengthy and the word choices are not easily understood by everyday people.

Opportunities

- New Technology: Could expand online presence, including way to improve customer service.
- Partnerships: Could partner with a gym chain to promote healthy lifestyles.

Threats

- Other Insurance companies: With the many choices, consumers may look elsewhere.
- Rising Costs: Healthcare costs are increasing, resulting in Blue Cross Blue Shield possibly having to raise prices.
- Change in government policies: As policies change and are made, they can greatly impact how private insurance companies operate.

Branding Recommendations

After conducting a thorough analysis of Blue Cross Blue Shield's IMC practices, we have come up with the following brand recommendations in order to increase social media engagement, target a younger audience, and promote community involvement and efforts:

- Blue Cross Blue Shield should increase engagement with the college demographic. Many people are covered by their parent's insurance plan until age 25, but some are not and have to enroll in their own plan at a younger age. Many young people are uninformed on how health care works and know very little about how to pick a plan and what coverage their plan qualifies them for. Blue Cross Blue Shield should send their marketing representatives to college campuses to give presentations to college students. These presentations will give the students information on the health care system, as well as provide information on who Blue Cross is as a brand, explaining why they are the right fit for the individuals in attendance. The presentation will be live-streamed on the college's social media and Blue Cross's social media. Each college student who attends in person or via live-stream will be entered in a raffle to win gift cards to local hotspots.
- The brand can build a stronger presence in the fitness world. Health insurance is not always affordable to everyone, as monthly bills tend to stack up, and some people don't see the value in having health insurance, especially if they consider themselves "healthy." Blue Cross Blue Shield can partner with Planet Fitness and offer 25% off memberships for existing Blue Cross Blue Shield members, and 50% off memberships for new Blue Cross Blue Shield members. Blue Cross Blue Shield advertises this partnership on their website as a perk for enrolling, and this will entice new members to purchase a Planet Fitness membership if they don't already have one.
- Blue Cross Blue Shield has the opportunity to bring awareness to the Blue Distinction, their level of expectation and quality of doctors and hospitals. Blue Cross Blue Shield members can be made aware of which doctors and hospitals have earned the Blue Distinction so they will be better informed on which practitioners to choose. Each hospital that has earned the Blue Distinction can opt to nominate one doctor: Blue Cross Blue Shield narrows the selection down to 15. The top 15 candidates are posted on Blue Cross Blue Shield's social media accounts with background information and an explanation of why they're an outstanding doctor, and people can vote for their favorite. The doctor with the most votes wins a grant from Blue Cross Blue Shield for their hospital.
- Blue Cross Blue Shield's social media accounts have a low number of followers, and their posts are not very interesting. In order to connect to a wider demographic, Blue Cross Blue Shield should conduct a case study to find out

what material resonates with the younger generation. They could have someone from the Millennial generation or Gen Z take over their social accounts for a trial period and measure the growth of the accounts and make necessary position changes as needed (hiring new individuals for marketing roles if need be).

- In another effort to increase the brand's audience on social media, and in combination, increase the brand's activity with community organizations, Blue Cross Blue Shield could set up an incentive and partner with Make a Wish Foundation. Every new and existing member who follows any of the Blue Cross Blue Shield social media accounts worldwide will raise a \$1 donation to Make a Wish. This could be advertised on college campuses, in employment offices that offer Blue Cross Blue Shield as their chosen insurance, on the Blue Cross Blue Shield website, and on their social media accounts. The child who is chosen will be featured on the social media accounts with their story.

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