



## **2020 PACE AWARDS – MARKETING CONSUMER PRODUCTS & SERVICES**

### **MIABLE: “I WILL NEVER LOSE”**

*Submitted jointly by Güd Marketing and the Michigan Department of Treasury*

#### **BACKGROUND**

Many individuals with disabilities and their families rely heavily on government benefits such as Medicaid and Supplemental Security Income to cover daily living expenses and medical costs. But to qualify for government assistance – Medicaid, SNAP (food stamps), SSI (cash assistance) and more – individuals are not allowed more than \$2,000 in total assets. One misstep and these benefits can be lost.

That’s why the Michigan Legislature stepped up to make Michigan one of the first states in the nation to offer a way to lift many people with disabilities out of poverty. MiABLE is a special savings program created in 2016 through the Michigan Department of Treasury that, for the first time, allowed people with disabilities and their families to contribute up to \$15,000 annually without fear of losing vital government assistance. Disability advocates consider it one of the greatest advancements for the disabled in decades.

MiABLE accounts are available to individuals who become disabled before age 26, regardless if the disability is physical, developmental or intellectual. The savings can be used at any time to pay for a broad list of expenses, including housing, tuition, transportation, health care, personal needs and long-term care. Yet largely due to lack of awareness, just 2,148 disabled Michiganders – less than 1% of approximately 300,000 who qualify – were enrolled in MiABLE by March 1, 2019.

#### **RESEARCH**

Through primary research in early 2019, Güd Marketing and Treasury staff examined roadblocks keeping people from opening MiABLE accounts to identify areas of opportunity for the 2019 campaign. Historically, the disabled community hasn’t utilized financial products because they must “stay poor” to qualify for government benefits. Too often, this means people with disabilities and their families are in difficult financial circumstances because they have fewer opportunities to earn income and face significant penalties that prevent savings. Many are skeptical of anything that promises to “get around” these asset rules. Additionally, since many were unable to save or invest in the past, opening an account proved intimidating. Our research showed high levels of misinformation and confusion about MiABLE existed among prospective account holders, their families, caregivers and advocates.

#### **AUDIENCES**

- Audience #1: Parents with children (ages 0-30) who have intellectual and developmental delays
- Audience #2: Parents with children (ages 0-18) who have physical disabilities
- Audience #3: Individuals who have physical disabilities (ages 18-34)

#### **OBJECTIVES**

- Increase the number of MiABLE accounts opened
- Increase the average account balance

#### **PLANNING AND EXECUTION**

The fear of losing critical benefits runs so deep that only a fraction of Michigan families were willing to risk signing up for a MiABLE account. That’s how Güd Marketing’s “I Will Never Lose” campaign theme was born.

In order to dispel the myth that saving more than \$2,000 would jeopardize government benefits, the new public awareness campaign was designed to gently inform people with disabilities that they “will never lose” their benefits with MiABLE.

Although the program is available to a relatively small population, they are dispersed across Michigan, so a broad, statewide campaign was needed. We employed a multitactic approach to ensure the audience was delivered this critical message in a variety of ways, including broadcast television, paid social media and advertising, digital marketing, Pandora, digital news and TV content marketing, search engine marketing and public relations. The campaign launched in March 2019 and is ongoing.

The campaign included news conferences in Lansing, Saginaw and Grand Rapids announcing the public awareness campaign and the building of a strong coalition of trusted disability advocates who ultimately helped carry the MiABLE message to their audiences.

Güd Marketing also aired its anthem video statewide during prime-time, live-viewed programming that people tend to watch together, including "American Idol," "The Voice," Special Olympics, Men's Big Ten Basketball Tournament and Michigan State University NCAA Basketball Tournament games. Paid 30-second video messages strengthened the overall brand campaign working in tandem with broadcast TV and Pandora video messaging.

Engagement-based tactics like paid TV interviews on Grand Rapids' WOOD-TV as well as digital news content marketing on Freep.com, DetroitNews.com and LSJ.com – combined with targeted digital display ads and social posts – helped drive audiences and double the average read time on stories.

## **BUDGET**

Altogether, Güd Marketing utilized a budget of \$750,000 to cover paid media, public relations, creative development and execution.

## **EVALUATION**

Data from the campaign show spectacular results that far exceeded client expectations and campaign goals, including:

- 332% increase in average number of accounts opened per month
- 140% increase in average monthly deposits

Given the significant increase in accounts opened, the campaign successfully achieved its goals to increase public awareness about MiABLE savings accounts. However, work remains across the state to spread the word. In 2020, MiABLE and Güd Marketing are partnering once again to plan, develop and execute a robust marketing campaign that covers much of the state.