

# eHealthInsurance

# Affiliate Program PPC Kit

PPC stands for pay-per-click advertising that involves purchasing sponsored slots on the search engine results page of top search engines such as Google, Yahoo, or MSN.

Our suggestions are merely a reference on techniques that we have found to be useful. We must include, however, that the most successful affiliates will come up with distinct and creative ideas that may not be mentioned here.

Most importantly, make sure you know our products and our company by reviewing our **Sales Kit** reference and feel free to be creative in your marketing strategy.

# Keep Track of Your Conversions

A conversion rate is the rate at which a consumer from your site will go through your affiliate link and complete an action on our site that earns you cash.

Create a spreadsheet to keep track of your progress. Monitor at least these numbers per month:

- Click through count (through your eHealthInsurance link)
- Number of Actions Credited upon
- Return (Amount earned)
- Conversion rate percentage: Divide your Number of Actions Credited upon by your click through count and multiply by 100.
- Earnings Per Click: # Paid Clicks divided by your Amount Earned
- Lag Time: Take into account that your amount earned may not be instantaneous because of the lag time. Allow at least a week to view more accurate returns for the previous week's paid click numbers.

**Lag Time:** It's important during your calculations to keep in mind that submitted individual health insurance applications may have a lag time anywhere from one day to two weeks for a user to complete their application. Users are allowed to save their information and continue where they left off if they cannot complete the form in one sitting. We use account logins to keep track of your referrals (referred to as the "source id" method) for the time it takes a consumer to finish their application and earn you a referral fee.

**Earnings Per Click:** As long as your earnings per click exceed the price per click you are paying on search engine listings, you are profitable. The positive difference is your profit margin. If this number falls below your cost per click, check to see that you are taking into account **lag time** or make improvements to your ad description, keyword lists, or bid amount.

Monitor these numbers and experiment with ways to increase the traffic to your site and improve your conversions. If your conversion is poor and you have a lot of traffic, you may need to tweak your titles and description creatives to target a health insurance audience better.

# **Keyword Lists**

#### Base terms to form combinations of keywords from:

Health, insurance, medical, coverage, health plan, health insurance company, insurance comparison, affordable health insurance, cheap health insurance, insurance calculator, insurance quote, insurance rate, compare, save, health savings, account, personal, individual, family, self-employed, unemployed, group, low cost, short term, small business, small group, student, temporary, health care, care, free quote, policy, senior, cobra, price quote, hmo, ppo, private, catastrophic, broker, agent, major medical, long term.

#### Ways to Expand keyword lists:



- State, city, region, locale -Extend your reach of keywords by adding state, city, region, or locale names in front of any of your search terms. We are licensed to sell health insurance in all 50 states plus the District of Columbia.
- Search term tools- Overture provides a public tool that allows you to view that search terms are most often typed. Go to <u>www.overture.com</u>, click on Advertiser Center, click on Keyword Selector Tool, type in a term and view the results. There is software available as well such as Word Tracker that will help you create keyword lists based on their popularity within searches.
- Misspellings- Another easy way to expand your keyword lists are to include misspellings of popular terms.

#### **Trademarks:**

We do not prevent our affiliates from bidding on our trademark, however, we do ask that you do not outbid us on any of our trademark terms or on any highly trafficked health insurance terms that we have provided for you here.

#### **Google Adwords Users:**

With the onset of Google Adwords one-advertiser domain per search results page policy, affiliates may not use the display URL of <u>www.ehealthinsurance.com</u>. This prevents our own search engine marketing efforts and is not an acceptable form of partner marketing. Please do not use any display URL that contains specifically <u>www.ehealthinsurance.com</u>. We recommend using your own domain or a variation that may work.

# Strategy:

Your bidding strategy is up to you. Just know your conversion rate from a click through to a paid action and you will be able to calculate how much net revenue you can bring in and how high you can bid per search term. Most search term bidding is done best with a period of testing and evaluating. We suggest allowing 3-4 weeks for testing search terms and creating a history for conversion rates. This will help you predict future earnings potential.

# Ads

Have you reviewed our **Sales Kit** to find out what distinguishes us from our competitors? Take a minute to read it. It will be an essential resource to help you come up with creative ideas on marketing us.

We encourage our affiliates to experience what their consumers will experience to be able to write more descriptive and effective ads.

Here are some text titles and descriptions that you can alter to create a set of your own ads. We encourage you to put your own touches on these titles and descriptions so they will not be filtered out from search engine results if someone has a similar title or description.

#### **Example Titles**

- Health Insurance Fast Free Quotes
- Affordable Health Insurance
- Health Insurance You Can Afford
- Save on Health Insurance
- Low Cost Health Insurance
- Nation's Leading Health Insurance Agent
- Shop for Health Insurance

# **Example Descriptions**

• **Don't wait for an agent to contact you.** For individuals, families and small businesses, eHealthInsurance is the only site where you can view and compare online quotes for free.

- Fast and free health insurance quotes at no obligation. Find out how much you can save on health insurance from the nation's leading health insurance site.
- Find affordable health coverage with the nation's leading health insurance site. Compare health plans online and see how much you can save on health insurance.
- **Save on health insurance.** Get free quotes without waiting for an agent to contact you. eHealthInsurance offers the best prices and selection on health plans.
- **Compare plans and save.** Get an objective comparison of affordable health insurance plans online and instantly with no obligation to enter personal information.
- **Spending too much on health insurance?** Compare premiums online with eHealthInsurance and find out how much you can save.
- **Recent graduates looking for health insurance?** Get health insurance quick and easy with our online comparison and application.
- Don't think you can afford health insurance? The cost of getting injured in an accident can run you up thousands of dollars. Health Insurance can be affordable. View your options here.
- **Small Business Health Insurance** Find out how much you can save on health insurance from the nation's leading health insurance site.

**Essential reference for all affiliates-** Market us best by understanding what makes us unique from our competitors and why we are the leader in helping people across the nation get health insurance coverage. Check out our **Sales Kit**.

**Website Owners-** We have tips and suggestions that may help you become a more successful affiliate. Take a look at our **WebSite Kit**.

The eHealthInsurance Affiliate Program was the very first health insurance affiliate program of its kind when it relaunched in April of 2001. It has since grown into a highly successful partnership program that focuses on responsive affiliate communication, generous monthly promotions, and competitive affiliate payouts.

We are proud to have been recognized with the Commission Junction Horizon Award at Commission Junction's Annual CJU Affiliate Conference during the fall of 2004. We are also very happy to have been amongst the top ten best affiliate programs featured on one of the most admired Affiliate Program Directory's, AffiliateTip.com <a href="http://www.affiliatetip.com/top\_programs.php">http://www.affiliatetip.com/top\_programs.php</a> for several consecutive months.

Our goal is to help you succeed as a partner. We hope these kits will do just that.

If you need us to take a look at how you are marketing us and offer suggestions on how to improve your performance, please don't hesitate to email <u>Irene@eHealth.com</u>.

The eHealthInsurance Affiliate Team

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