

MAXIMIZE YOUR social media PRESENCE

an agent's best practice guide



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Why Facebook matters to your business

Technology has transformed nearly every facet of life, from the way we visit the doctor to the way we keep in touch. Digital adoption continues to accelerate. It may feel like the future is a long way off, but it's already here! It's time to adapt, and you can start with Facebook. Here's why:

2.91

billion active monthly users

79%

of active users log in daily

33 mins/day

is the average time users
spend on the platform daily

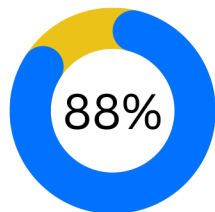
3rd

most-visited website in
the world

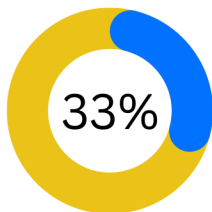
While individuals may be eligible for Medicare before age 65 due to disability, senior citizens make up the majority of your primary audience. Older adults continue to flock to technology platforms & devices.

We've got the data to prove it!

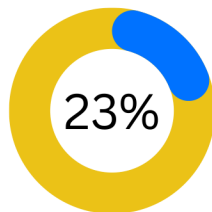
- 61% of Americans aged 65+ own a smartphone.
- 75% of Americans aged 65+ use the internet.
- 44% of Americans aged 65+ own a tablet.
- 78% of baby boomers use Facebook.



to keep in contact with
friends & family



to get
entertainment



to
get the news

You can leverage the top reasons people use Facebook when you create and share content. For example, your Facebook business page helps followers get to know you better. You could also ask clients to share your Facebook business page or contact information with their friends and family who may be in need of an agent. When you post interesting and accurate health facts from reputable sources, you're both entertaining and educating them. When you share relevant news, you're keeping them informed and helping them live healthier.

Marketing promotes awareness and engagement. It happens online and off. To put it simply, marketing is the stories you tell and the images you present. Because you're not a full-time marketer – you've got clients to serve, after all – it's better to focus on a few integrated marketing channels and do them well. Facebook is a great place to start building your digital marketing plan.

Agent marketing channels



Developing your social media goals

Social media isn't a magic wand! It's a commitment that takes time and effort on a regular basis, which means you want to be strategic and set goals. Determine how you want to use Facebook. If it's a new marketing channel for you, you might want to start by building awareness and engagement.

After you've gotten the hang of it, you can transition to driving conversions for sales appointments. Once you've built both your book of business and your Facebook page, you can then focus on retention.

The importance of separating your personal and business page

While you want to let your personality shine through your Facebook page, you should keep your personal page separate. This protects your privacy and helps to present you as a trusted professional.



Understanding the elements of a Facebook business page

When it comes to social media, change might be the only constant. Designs are revamped, new features released, elements updated. If you can keep a mindset of flexibility and adaptation, you'll be better poised to ride out and even embrace the change.

Setting up your page

You will need a personal Facebook page, if you don't already have one, to create a business page. When you first set up your Facebook business page, you'll want to take your time so you can be thoughtful. Be sure to double-check your spelling too. Start with your page information.

Page Name

The simpler your page name, the better. Try using your name followed by a comma and "Licensed Sales Agent" or "Licensed Health Insurance Agent." If you're part of an agency or brokerage, you can simply use the firm's name. **You are not permitted to use a carrier's name in your page name or create a page name that appears to be connected to the government or portrays yourself as a representative of Medicare or any other government agency.**

Category

Facebook allows you to choose up to three categories that describe your business. You might want to choose Insurance Agent and/or Insurance Broker. You might also want to choose Medical & Health.

Description

Here's where you describe the services you offer. You are limited to 255 characters, so you want to be succinct. For example, "Specializing in Medicare insurance including Medicare Advantage, Medicare Supplement, Prescription Drug Plans, Dental and Vision in the Charleston area."

Profile picture

Your profile photo can be your headshot or your logo. It should put forth a positive and professional image of yourself as your profile picture will accompany your posts. You'll want to choose a high-resolution image that is at least 170x170 pixels.

Cover photo

Your cover photo is your opportunity to share more about yourself and your business. It could be a logo or a photo. You might consider using a platform like Unsplash or find free, quality stock photos that represent the health insurance industry. Choose an image that is at least 400x150 pixels.

Contact

Be sure to complete the contact section with your phone number, email and website link. You can also include your mailing address. If your home is your office, you might want to consider getting a post office box to keep your home address private. You can also enter your city and state and leave the rest blank.

Bonus tip: You can edit the blue "Send Message" button (under your cover photo) to show a different call-to-action that better suits your business. Options include: "Contact Me," "Learn More," or "Call Now."

Service area

The service area section allows you to select up to 10 neighborhoods, cities or regions where you offer your services. This can help potential clients in your area locate you. Be sure you are licensed in those areas you select.

Navigating your page

Facebook has several tools to help you navigate your business page so you can be more strategic in your digital marketing efforts.

Getting to your page

Facebook's new layout launched in early 2020. You might need to switch to the new layout to follow along with the screenshots. In the new Facebook layout, you can find the pages icon along the left side of your screen.

Notifications

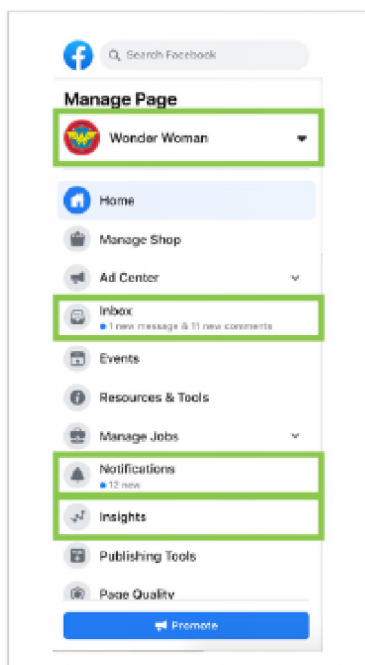
Notifications keep you updated on your business page activity. Facebook's notification icons alert you to items that might require your attention.

Insights

The Insights tool lets you know if you're reaching the people you set out to reach. It provides you with aggregated data on demographics, interests & lifestyles. The information you glean from Insights will help you understand which posts work best on your page, how people interact with your page, and how you can improve your page.

Settings

Settings allows you to control who sees your page, who can post on your page, what notifications and messages you receive and how, what apps can be used on your page and how to control tags and mentions of your page.



Bonus Tip: You can also add a shortcut to your page so it's even easier to access.

Inbox

Facebook's inbox is meant to help manage interactions with page visitors in a single location. Your inbox shows messages via Facebook's Messenger platform. It also shows comments to all your posts so you can respond in one place rather than post by post. Finally, it allows you to set up automatic responses for greeting people or responding to feedback.

*As a reminder, agents are **not permitted to initiate contact with consumers through Facebook Messenger** as it is considered unsolicited contact per CMS marketing rules. Agents should not discuss specific plan benefits, personal health information, or any customer service issues on social media. Instead, request that the client contact you by email or phone to address the issue. You can learn more about communicating compliantly in Section IV.*



Verifying your page

Verify your business page will help to rank it higher in search results, add legitimacy to your page and notify users that yours is the official page if a duplicate is created.

Developing a content strategy

Keep it compliant

The Centers for Medicare & Medicaid Services' (CMS) Medicare Communications & Marketing Guidelines (MCMG) outline what is considered communications vs. marketing. Remember that agents can create their own communications but your upline may have pre-approved customizable content ready to use.

Communications

Activities & materials that provide information to current and prospective enrollees. Communications do not require prior approval by CMS. Examples of communications include:

Educational posts:

- Health news & insurance industry trends
- Articles & resources on wellness, public health & safety
- Links to videos from credible resources

Marketing

Activities and materials with the intent to draw attention to a plan or plans to influence someone's decision-making process either during enrollment or for retention. Marketing does require pre-approval by CMS.

Examples of marketing include, but are not limited to, details about the plan's:

- Premium
- Deductible
- Copay
- Supplemental benefits
- Benefit structure
- Cost sharing
- Provider networks
- Measuring or ranking standards

Communications – *continued*

Uplifting and motivational posts:

- Inspirational quotes and stories (not testimonials about you, a carrier, or a plan)

Get-to-know-me posts:

- Lifestyle photos and videos of you enjoying things that make you happy
- Images and stories of the positive things happening in the community

Both communications and marketing must comply with all CMS regulations.



Consider your audience

Creating and sharing content that your audience wants can help drive engagement. Ask yourself these questions:

- Who is connecting with you?
- What content works best for you?
- How do you stand out from the competition?

You can leverage Facebook Insights to confirm you're reaching the demographic you intended. Be sure you use imagery, language and topics that reflect the audience you want to reach. Insights can also help you discover the best days and times to post content. We'll discuss more posting best practices later on.

Give people the content they want

You'll want to put yourself in the audience's seat and try to see the world from that perspective. Ask yourself what your audience needs and wants to live a healthier and happier life and then share content that helps them do that. When you're authentic and adding value to your followers' feeds, you're more likely to see better audience engagement. Finally, scoping out the competition can help you find your niche.

Figure out what makes you unique. Do you go above and beyond for your clients? What are your strengths? Where do you see an opportunity to set yourself apart? Maybe you volunteer with your local food bank or personally deliver birthday cupcakes to your book of business. Tell those stories with photos and videos! Demonstrate how your work makes a difference. Show your personality and your commitment to your clients.

Curating content

Curating content is sharing content created by others. Curated content can include carrier posts as well as videos, photos, and links from other reputable sources. When first developing your page, you may want to lean heavily on curated content and over time, add in more created content. "Curate" comes from the Latin meaning "to take care of." While the meaning has since expanded to include the compilation of ideas or things, the concept of taking care remains as important as ever, especially on social media. The Internet has made access to information more widely available, yet misinformation continues to proliferate. Misinformation could be dangerous regarding health & wellness. As an agent, you are seen as a trusted health advocate and resource, which means you have a duty to share only accurate and helpful information from reputable sources. Libraries can be a good resource to help you determine the credibility of information.

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Evaluating Internet Resources

The information available on the internet is not regulated for quality or accuracy; therefore, it's imperative to evaluate the resource or information before you share it on social media.

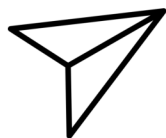
Here are some questions to ask before using resources from the Internet:

- Is the name of the author/creator on the page?
- Are his/her credentials listed? (e.g., occupation, years of experience, position, or education)
- Is there contact information, such as an email address, somewhere on the page?
- Is there a link to a homepage?
- What does the domain/URL reveal about the source of the information, if anything?
- If the owner is not identified, what can you tell about the origin of the site from the address?
- Is the information covered in fact, opinion, or propaganda?
- Is the author's point-of-view objective or impartial?
- Is the language free of emotion-rousing words or bias?
- Are the sources for factual information clearly listed so that the information can be verified?
- Is it clear who has the ultimate responsibility for the accuracy of the content of the material?
- Can you verify any of the information from independent sources or from your own knowledge?
- Is the information free of grammatical, spelling, or typographical errors?
- If this is an institution, have you heard of it before? Can you find more information about it?
- If the timeliness of the information is important, is it kept up-to-date?
- Are links related to the topic and useful to the purpose of the site?



What it means to be digitally literate

Being digitally literate means you can think critically about and thoroughly investigate the information you find and share online. You can discern when a profile or site presents false or misleading information. You've taken the time to examine a piece of content, evaluate its merits and have done additional research to verify its claims if needed.



Sharing others' content

Be sure to credit sources whenever possible to avoid plagiarism. You might want to tag the source if they have a Facebook page. If not, still give them credit for their work because it likely took a lot of time and effort to make it. Plus, it's the right thing to do.



Spotting fake profiles

While Facebook works to remove fake accounts, you and your clients still want to be on the lookout for them. Like scammers, fake accounts, typically want to get your private information. Read an account's profile, confirm the photos appear genuine and check out the account's friends. You can always use Facebook's privacy tools to block and report a suspicious profile.



Developing a distinct point of view

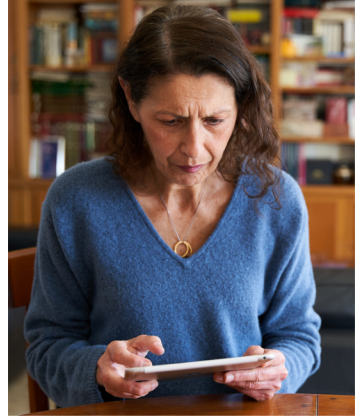
Social media allows you to celebrate your perspective & personality so you can differentiate yourself from other agents. Perhaps you have a passion for gardening, hiking, knitting, reading or listening to podcasts. Highlight those interests so followers can get to know you as a person in addition to your services as an agent. Curate articles and videos that showcase your passions when it comes to health & wellness.

Avoiding clickbait

Clickbait is content with the main intention of attracting attention and encouraging people to click on a website. Beware of grabby, manipulative, exaggerated, sensational, or incendiary headlines. Some questions to ask about a piece of content are:

Who created this and who is their audience?

Click the About section to understand more about the source and **their point of view**. **Confirm it is trustworthy.**



Who paid for this or gets paid if you click this?

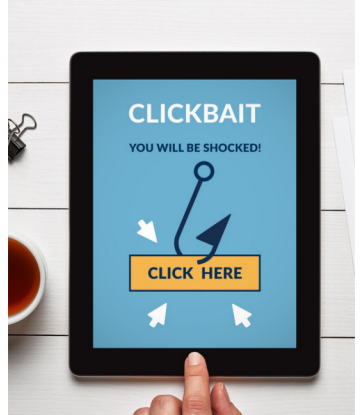
Often, the goal of these types of content pieces is to make money rather than share useful information.

Do the sources support the claims?

Confirm that the data or sources have not been misrepresented or manipulated.

Is it current?

Sometimes misleading content will cite out-of-date information or old news stories in an effort to make a distorted claim.



What do experts say?

Sites such as FactCheck.org, Snopes.com, and PolitiFact.com work to fact-check viral claims.

Developing original content

When creating original content, you want to look as professional and polished as possible. As mentioned before, get-to-know-me posts are a great opportunity for original content. There are now apps that help you create beautifully designed posts and videos through easy-to-use templates. No design or editing experience is needed! You might want to check out Canva for graphics and photos and Story Slicer for cutting and editing videos.

Remember: Agents should only create their own content when the information is not related to Medicare, not considered marketing & only considered communications under CMS's Final Rule. Communications must comply with all CMS regulations.



Understanding posts vs. stories

Facebook now gives you two options for uploading content: posts & stories. Here's a breakdown of the different between the two:

Posts

- Seen on news feed (also called timeline)
- Permanent until deleted
- Can be edited or deleted
- Great for sharing article & video links
- Comments & likes are public
- Permanence helps build brand
- Potential to "spam" followers with multiple same-day posts
- Content must compete against Facebook algorithm for views

Stories

- Seen in Story section
- Available for 24-hours
- Potential for increased reach
- Post multiple content pieces at same time, which are collated to prevent "spamming"
- Great for temporary content
- Can be deleted
- Cannot be edited
- Only the Creator can see comments and likes

Creating a content calendar

A healthy content calendar has a mix of different types of content in multiple formats to keep followers engaged and excited. You'll make to make sure your content is timely & relevant as well. For example, you could post a link to outdoor activities in the summer or stress relivers during the winter holidays. Spreading out your posts will help keep users regularly engaged.

When you plan your content out in advance, you'll be able to see a holsitic picture of what you're posting and spot any holes. For a balanced content calendar, you'll want to weave together promotional content of your services and events with helpful content about health & wellness as well as fun posts and stories that show your personality.

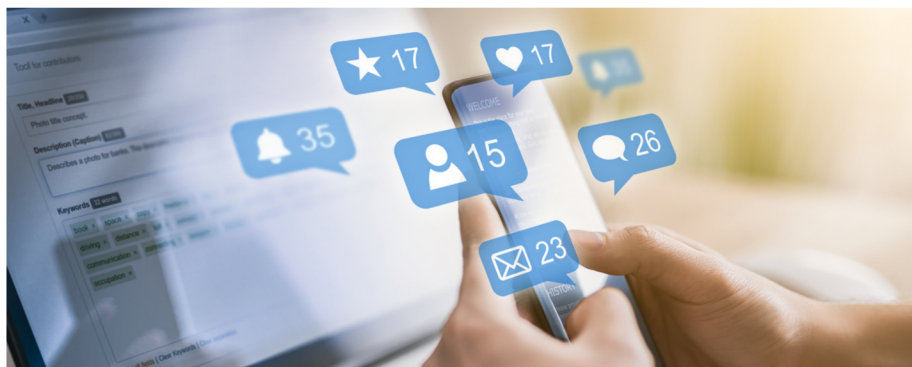
Scheduling posts ahead of time

Facebook and third-party social media platforms such as Sprout Social or Hootsuite allow you to schedule posts in advance. Facebook's advance scheduling is free, whereas third-party platforms may have a subscription fee. Scheduling posts in advance allows you to dedicate a single afternoon to teeing up the next month's social media calendar rather than try to work it into your daily workflow. To schedule a post in advance on Facebook, click on Publishing Tools on the left side of your business page. Then click Create Post to write and schedule a post for your chosen date and time. Your post will automatically go live right on schedule.

Selecting optimal days and times to post

According to a recent study by Sprout Social, the best days to post on Facebook are Tuesdays through Fridays. Saturdays are the worst days to post. In general, the middle of the day on weekdays also sees high engagement.

This is aggregated data from all Sprout Social users in all types of industries and locations. You may find different results for your page based on your followers. You can use Insights to discover when posts perform best to optimize your schedule. If you find a time and day that used to work but no longer does, experiment until you find a rhythm that works for your page.



Posting best practices

Following best practices will better position you to reach your target audience and achieve your goals. Just as you would strive to do in person, you want to make a good impression online too. Every post or story represents you and your business, so you must be thoughtful and intentional on the platform.

Determine post cadence, length, and format

When it comes to cadence, consistency is key. Determine a schedule that is manageable for you. That could be once a day or three times per week. You don't want to overdo it, either. Two posts a day is usually the maximum most businesses post.

Keep your posts simple and to the point. Less is more, as the old adage goes. There's no need to write a thesis. In fact, 40-character posts receive 86% more engagement than others while 80-character posts receive 66% more engagement.

Asking questions can also be a great way to get people to comment on your posts.

Visual formats such as photos and especially video typically perform well. Be sure to use high-quality images whenever possible to put yourself and your brand in the best light. You'll also want to write a caption to give followers as much context as possible for your content. Experiment with different formats to see what works best for you.

Knowing when to use hashtags

A hashtag is a word or phrase preceded by the hash sign (#) that aggregates posts around a specific topic. Hashtags make your posts searchable and essentially function as key words or phrases.

Unlike Twitter and Instagram, where hashtags are commonplace, Facebook hashtags are typically less so. They can also be an important tool for discovering trends and listening to users.

Pro Tip: A single hashtag could be useful in making your content findable without distracting from your post.

Leveraging calls to action

As part of your content mix, you'll want to share posts that are helpful with ones that drive followers to make a specific action like calling or emailing you. You'll want to balance both types to create an authentic experience that shows you care about your followers and want to help them lead their healthiest and happiest lives.

Getting followers to contact you or sign up for an educational seminar is, of course, a big piece of your digital marketing strategy, but it can't be the only thing. You want to come across as an advocate rather than a salesperson. Having both call-to-action posts and ones without help you achieve that goal.



Using additional Facebook features

Events

Facebook Events can help you connect with your audience. Events can be in-person or virtual. If you're giving a Medicare 101 seminar or a presentation about the importance of exercise, for example, you can post that to Facebook Events to promote your talk.

Use these two disclaimers:

- A salesperson will be present with information & applications.
- For accommodations or persons with special needs at sales meetings, call <insert specific phone and TTY numbers in your area>

Compliance requirement

Report your event prior to promoting it or 10-days in advance (whichever comes first) to your support team, be sure to include the following information:

- Meeting type
- Meeting URL
- Call-in number
- Meeting number (access code)



Reviews

Facebook now enables users to recommend or not recommend a business through Reviews. When a customer publicly recommends you to a Group or their friends, it will now appear on your page. You can select "Give feedback" in the post menu to report content you believe is either unfair or spam. The idea behind Reviews is to give you more insight into what your clients like so you can improve your business.

This could be a great tool to use for referrals from existing clients & followers!

Don't be afraid to respond to reviews & stay engaged. Thank people for their feedback and re-share the reviews on your main page!

Communicating Compliantly

Understanding Messenger and community management

Social media can make it easier to have conversations with prospects & clients; however, it's important to understand that social media conversations, unlike verbal discussions, are documented, public and permanent. You'll want to use good judgment and post with as much foresight as possible because your words will be viewable and accessible for posterity.



Messenger

Like text messaging, Facebook messenger is considered electronic direct messaging and is considered unsolicited contact by CMS' MCMG and, therefore, is not permitted.

Prop Tip: If someone reaches out to you via Messenger, then send them your phone number and/or email address and ask them to contact you through one of those channels.



Community management

Community management on Facebook entails facilitating and moderating discussions such as replying to follower comments. You'll want to respond factually and avoid steering or marketing in your responses. We'll discuss some tips for a professional tone & voice in the next section.

Here are some situations you might encounter on your Facebook business page and how to handle them:

Situation	Actions to Take
Someone asks for specific plan or benefits details	Ask them to contact you directly via phone or email
Someone shares private or personal information	Remind them the importance of keeping their health & personal data secure, hide their comment, ask them to contact you directly via phone or email
A member needs customer service but has not tagged the carrier	Reply that you will connect them with their health plan's customer service team
A member needs customer service and has tagged the carrier	No need to do anything; most carriers have a Facebook monitoring tool in place to identify the comment for appropriate handling
Someone makes defamatory or derogatory comments about you and/or the carrier	Do not respond; reach out to your upline so they can forward the comments to the appropriate parties

Compliance requirement:

Likes or comments are not considered permission to contact. You are not permitted to contact someone if they simply like or comment on your post.

Developing a professional tone & voice

Being seen as a professional online and off can help build your personal brand. Prospects and clients want to know you have their best interests at heart, that you take your job seriously and that you know your stuff when it comes to Medicare. It's important to remember, though, that being professional isn't the same as being devoid of personality. On the contrary, your written voice should sound like your speaking voice: authentic, kind, courteous, responsible, respectful, and unique to you. You can still have fun while being helpful and professional.

As we previously discussed, you'll want to figure out your niche and what differentiates you from the competition. Once you've done this, you can use specific words or phrases related to that niche or passion. Maybe your love of baseball permeates everything you do! Lean on those baseball metaphors and analogies to share health and wellness information. If you do, as the writer, have fun, your reader will too! If you're not sure where to start, look at your favorite business pages in any industry to see what they say and how they say it. Give yourself permission to play and experiment.

Compliance requirement: Do not post disparaging, threatening, harassing, discriminatory or other inappropriate content. Do not imply or state that your opinions represent those of the insurance carriers you represent.

Growing your Facebook presence

Once you've determined your target audience, set goals, complete your business page, and planned your content mix, followers will flock to your page, right? Not necessarily. Remember, social media is a marathon, not a sprint. It will take some time to gain traction. Here's how you can help speed up the process!

Leveraging organic growth

You can grow your business page organically, meaning without paying to boost posts or buy ads. Here are some tactics you might consider:

- Invite your friends from your personal page to like your business page (allowed once).
- Include the link to your Facebook business page in your email signature and on business cards.
- Add the Facebook logo to your website that links directly to your Facebook business page.
- Focus on sharing valuable, helpful content.

Working with the Facebook algorithm

Facebook's algorithm controls which posts users see in what order. In other words, publishing a post doesn't mean it will be read. The algorithm continually evolves to give users more content they will find valuable and meaningful while keeping them on the site longer. Here are ways you can work with the algorithm:

- Post regularly.
- Post high-quality, helpful, accurate information.
- Use videos.
- Encourage followers to check the "See First" preference when they like or follow your page through a post that explains how to do it.
- Use Audience Optimization to reach your intended audience by targeting organic posts.

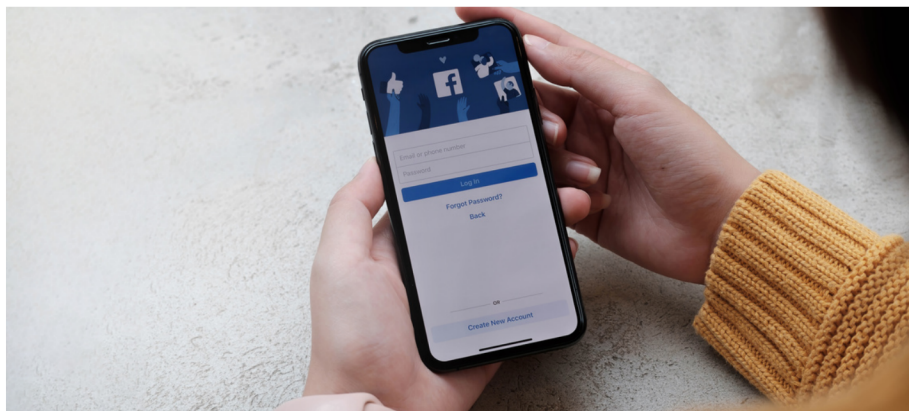
Using paid ads or boosted posts

Agents may use paid ads and boosted posts on their Facebook business pages, but here are some best practices in doing so:

- Agents should only boost posts on permitted social media channels that comply with all applicable laws and regulations, including HIPAA, the MCMG and carrier's policies & procedures.
- Agents should not discriminate based on race, ethnicity, national origin, religion, gender, sex, age, mental or physical disability, health status, receipt of health care, claims experience, medical history, genetic information, evidence of insurability or geographic location.
- CMS regulations prohibits targeting potential enrollees from higher income areas or stating or implying that plans are only available to seniors rather than to all Medicare beneficiaries or stating or implying that plans are only available to Medicaid beneficiaries unless the plan is a DSNP or MMP.

- Agents may choose to target ads or boost posts to consumers based on campaign optimization and prior response rates.
 - Agents can use an income range to target specific consumers based on campaign design. For example, \$0 premium posts might resonate better with a population that has lower incomes. CMS regulations prohibit any type of discriminatory activity, such as targeting enrollees from higher incomes.
 - Agents may not target dual-eligible individuals using income levels when marketing plans that are not DSNP. The MCMG prohibits promoting plans that are not DSNPs to imply that their plan is designed for dual-eligible individuals or targeting their marketing efforts exclusively to dual-eligible individuals.
- Agents may not provide a list of Medicare members to Facebook or any other individual or entity, as this would be a HIPAA violation.
- Agents may only target ads or boost posts in areas where they are licensed, appointed, and certified to sell health plans.
- The boosting functionality on Facebook automatically selects Instagram & Messenger as default options in the "Placement" section. Be sure to deselect Messenger, as this would be considered unsolicited contact, and is strictly prohibited. Check the rules of the road with carriers you represent, as they have very specific guidance on ad use with social media.

You can determine the targeted audience, budget, and duration for the boost to run. When creating an ad or boosted post, you can only post content considered Communications by CMS's definition in the MCMG. As a reminder, agents should not create content that includes information about a plan's benefits structure, as it would need to be filed with the carriers and CMS.



SECTION VII

Measuring your success

Knowing where you are helps you understand which path to take to get where you want to go! As with anything, stepping back to see how things are going with your Facebook business page can help you determine what's working and what you might want to change. You can see how you're tracking toward your goals and pivot if needed. Because data without any insight is just a bunch of numbers, and insight without any action is just ideas!

You can find Insights on the right-hand side of your Facebook business page. There, you'll see graphs and dropdown menus for a slew of data points on various elements of your page as well as your audience.

Your Page Summary gives you a global snapshot of your Facebook business activity. You can see activity from the past month, week or day. The next section has your five most recent posts with high-level data points on reach and engagement. The last section, Pages to Watch, can help you compare your page to posts of similar pages on Facebook.



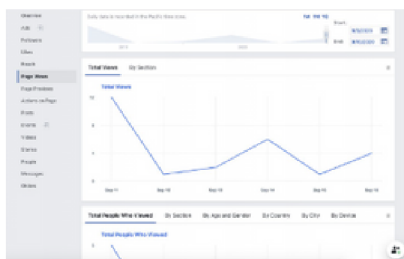
Posts

This functions as a snapshot of your posts. You can see posts by type, targeting, reach & engagement. You'll be able to see when your audience is online so you can match your posting schedule. It will also show you types of content perform the best on your page.



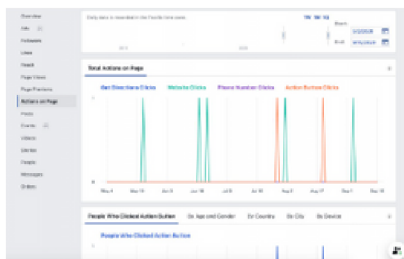
People

The People section is where you can learn more about the people who are following your page and if they are in your target audience. It will let you know what cities your followers live in and what languages they speak.



Page Views

Page Views lets you know how many people are viewing your page and what they're looking at when they view it.



Actions on Page

Actions on Page will help you ascertain what actions people are taking when they interact with your page and your content. You can find out if they are following your calls to action.

Using Insights will help you discover what content works and what doesn't. You'll want to check it regularly so you can make informed decisions about your content, optimize your page, and adjust as necessary.