



**DEFT RESEARCH**

AN INTEGRITY II COMPANY



**2023**

# COMMERCIAL MARKET INSIGHTS SERVICE

Product Catalog

# THE LEADING SOURCE FOR HEALTH INSURANCE INSIGHTS

Deft Research's Commercial Market Insights Service (CMIS) is an industry standard for anyone developing, marketing, or selling within the constantly changing under-65 health insurance landscape. In fact, we have surveyed consumers, employees, and employers in both the Individual and Family Plan (IFP) and the Group Health insurance markets since the Affordable Care Act (ACA) passed in 2010.

The result is Deft's Commercial Market Insights Service (CMIS), a series of quantitative market research reports that identify trends in the ACA market, generational differences in benefit preferences, and what coverage Group members want if they should be displaced into the ACA through ICHRA. Our 2023 CMIS Product Catalog can help you identify Deft's most valuable research offerings for your organization.

## CMIS OFFERINGS FOR 2023

With our CMIS studies, you get actionable insights that a majority of the top 25 ACA carriers rely on to design, market, and sell their under-65 plans. Our 2023 Commercial Market Insights Service offers the following studies:

### SYNDICATED STUDIES

- Individual and Family Plan Benefit Design Conjoint Study
- Individual and Family Plan Shopping and Switching Study
- Individual and Family Plan Digital Tools Study
- Individual and Family Plan Member Experience Study

### LOCAL MARKET OVERSAMPLE STUDIES

- Individual and Family Plan Shopping and Switching Study
- Individual and Family Plan Member Experience Study

Some markets may not be available for a local market assessment. Please contact your Deft Research associate before ordering to assess sample feasibility.

### PACKAGED SERVICES

Packaged research solutions add customized research to our industry-leading syndicated studies so you can take more informed action.

- Employee Group Insurance Study
- Benefit Design Conjoint Study
- List Scoring
- QRS Diagnostic Service
- Message Testing

## INCLUDED WITH EVERY STUDY

### IN-DEPTH MARKET RESEARCH STUDIES

Insightful data, charts, and commentary are included with each study. Reports range from 70 to 90 slides.

### EXPERT PRESENTATIONS

Deft's experts bring each study to life through a live presentation.

### CUSTOM ANALYSIS

Every study comes with up to three hours of additional analyst time to provide custom views of the data.

## HELPFUL ICONS

Quickly identify study topics or specific offerings.

### CATEGORY ICONS

Indicates the category or topic a CMIS study primarily addresses.



### SPECIAL STUDIES

Some offerings provide a unique focus.



**Local Market Oversample Studies:** A tailored report that surveys a local market's general population.

### LOCAL MARKET OVERSAMPLE STUDY FORMAT DELIVERY

Indicates available formats for a study.



**Excel:** Microsoft Excel tables enable you to analyze the study data.



**PowerPoint:** Microsoft PowerPoint provides data as a comprehensive presentation built for departmental meetings.

## INDIVIDUAL AND FAMILY PLAN BENEFIT DESIGN CONJOINT STUDY



With enhanced subsidies from the American Rescue Plan in force for at least three more cycles, carriers and consumers alike see the ACA as a long-term healthcare solution. However, the makeup of the ACA consumer has changed dramatically since its inception. More middle-income consumers have moved into IFP coverage, former Group members are now in ACA plans, and when the Public Health Emergency ends, it's likely that millions more former Medicaid consumers will find themselves in ACA coverage. With many signs pointing to a more stable (and larger) ACA market for the foreseeable future, now is the time for carriers to understand the design nuances that may appeal to different groups of consumers.

### 2023 KEY POINTS

- Learn which trade-offs IFP consumers are willing to make between key plan design elements (e.g., premiums, copays, deductibles) now that \$0 deductible plans are gaining steam
- See how IFP consumer preferences differ with varying levels of subsidies
- Understand which plan designs appeal to current Medicaid members, some of whom may be faced with losing Medicaid coverage after the end of the Public Health Emergency



## INDIVIDUAL AND FAMILY PLAN SHOPPING AND SWITCHING STUDY



Marketing



Sales



Product



The 14.5 million ACA consumer total from 2022 may rise this year as new carrier participants hit the market, renewed subsidies come into effect, and federal spending is in play for these individual market plans. This study examines the traditional OEP enrollment period, the channels that best connected with consumers, how these individuals shopped for coverage, and how they chose to enroll for 2023.

### 2023 KEY POINTS

- Explore well-established IFP market dynamics and trends, including changes in availability of plans and affordability
- Examine the varying experiences and circumstances associated with IFP members changing plans and carriers
- Understand how first-time ACA buyers chose to enroll, and what the future holds for face-to-face enrollment versus digital enrollment
- Learn how age and reimbursement amount impacts product choice as the ACA draws more former Group members into coverage via ICHRA

## INDIVIDUAL AND FAMILY PLAN DIGITAL TOOLS STUDY



Experience



Engagement



Marketing



Health insurance that is built for digital exchanges means coverage, service, and healthcare must also be focused on digital delivery. This study examines all aspects of digital healthcare, including online shopping (public and private exchanges), portal management, e-brokers, virtual care, and virtual-first plans.

### 2023 KEY POINTS

- Understand the differences between former Group-to-ACA members through ICHRA and ACA members without a recent history of Group coverage
- Delve into the typical ACA consumer's "health wallet" beyond the 10 essential benefits and dental coverage
- Explore how subscription healthcare services can disrupt the ACA market and if different consumers value paying for coverage as needed versus buying traditional insurance
- Learn how virtual health and potential virtual-first coverage factor into choice as under-65 health insurance moves beyond in-office care alone

## INDIVIDUAL AND FAMILY PLAN MEMBER EXPERIENCE STUDY



Greater competition in the ACA market means that consumers are no longer “stuck with” the few carriers that participate. The average state has at least six carriers now, meaning all on-exchange participants must focus on retention more than ever. This study will identify the experiences that either inflate or depress loyalty so that carriers can hold onto ACA members like Medicare carriers do today.

### 2023 KEY POINTS

- Understand the factors that are most associated with higher/lower plan ratings and attrition risk via a driver analysis
- Explore changing attitudes with former Medicaid members versus more tenured ACA members as the Public Health Emergency looks to end
- Learn how loyalty has changed for older, somewhat wealthier consumers as premiums have been halved for members in their 60s
- Understand how consumers with varying degrees of health need value network continuity





## LOCAL MARKET OVERSAMPLE STUDIES

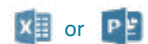
Local market versions of our national studies provide an analysis tailored to client needs by surveying the general population in a local market. These studies are generally completed four to six weeks after the corresponding national studies and are delivered as either PowerPoint reports or Excel tables.

### STUDY AVAILABILITY

Some markets may not be available for a local market oversample. Please contact your Deft Research Client Services associate before placing a local market order to assess the sample feasibility.

### LOCAL INDIVIDUAL AND FAMILY PLAN SHOPPING AND SWITCHING STUDY

With a larger sample of consumers in a local market, the report illuminates unique characteristics of members in the area and how they deviate from the national data. This helps plan managers analyze results or tailor campaigns to the specific nuances of their local markets.



### LOCAL INDIVIDUAL AND FAMILY PLAN MEMBER EXPERIENCE STUDY

With data from current members or a larger sample of consumers in the service area, the report allows clients to compare their local data to the national sample. Doing so helps managers understand if current retention efforts are keeping pace with the rest of the market.





**PACKAGED SERVICES**

Publish Date: Varies by client need after April 1, 2023

**EMPLOYEE GROUP INSURANCE STUDY**



Product



Experience



Marketing

For 2023, Deft will offer this study based on our historical survey template and allow for some client customization. We will survey employees within your service area to understand how they feel about their Group coverage, how willing they are to move to virtual-first plans, which benefits they would like to see expanded, which cost share structure they most prefer, and which health and wellness services they value most.



**PACKAGED SERVICES**

Publish Date: Varies by client need

**BENEFIT DESIGN CONJOINT STUDY**



Product



Sales



Marketing

Adequately preparing for the ACA calendar requires planning two years in advance of open enrollment. With such a lengthy lead time between planning and enrollment, product design must be on point or it's a long 12 months before design mistakes can be corrected. Our Conjoint suite of services allow product managers to test consumer preferences for plan design options well before bids are due, ensuring premium dollars are allocated against the benefit levels consumers actually want. All reporting includes an online product simulator that allows designers to test a virtually unlimited number of plan designs.



**PACKAGED SERVICES**

Publish Date: **Varies by client need**

**LIST SCORING**



Marketing



Sales

Not all ACA consumers and prospects are interested in the same product. It's why one-size-fits-all marketing is a waste of effort and resources. Our List Scoring service shows the relative propensity that each prospect on your mailing lists has to purchase a specific plan, respond to direct mail, and work with an agent. Obtaining this essential information makes marketing more targeted and effective.

**WATCH THE PREVIEW VIDEO**

[List Scoring Service](#)

Watch Now



**PACKAGED SERVICES**

Publish Date: **Varies by client need; generally summer to early fall**

**QRS DIAGNOSTIC SERVICE**



Quality



Retention

Service components will ultimately play a larger role in member retention due to more carriers and consumers entering the ACA market, as well as all carriers insuring the same set of essential benefits. Our QRS Diagnostic Service will assess your members' experiences and illuminate which ones are meaningfully impacting quality metrics.





## MESSAGE TESTING



Marketing



Sales

Considering how much carriers invest in marketing each year, the need to ensure those dollars are directed against messages, copy, imagery, and reasons-to-believe that connect with today's consumer is paramount. Test before you spend and ensure your marketing aligns with your target prospects' needs. Deft will study your concepts to help you invest your marketing budget with confidence.

**WATCH THE PREVIEW VIDEO**  
[Message Testing Service](#)

Watch Now



## ABOUT DEFT RESEARCH

As the leading market research firm for the health insurance industry, Deft Research provides timely, reliable insights to insurance carriers, agencies, and consultancies nationwide. Our specialties include product testing, member experience, predictive modeling, brand tracking, communications, and market assessments. Our syndicated products, known as Market Insights Services, are the health insurance industry's leading source for attitudes, opinions, and behaviors of key decision-maker populations, including consumers, agents and brokers, employers, and plan stakeholders.

