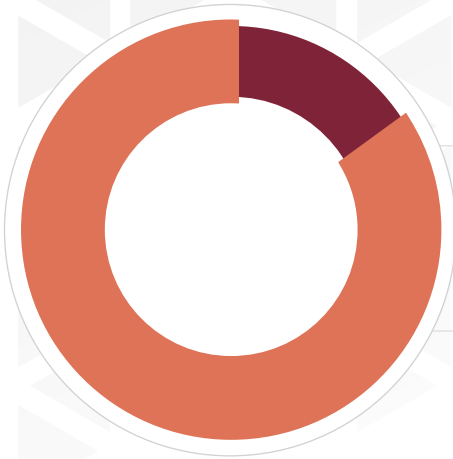


2023 INDIVIDUAL AND FAMILY PLAN DIGITAL TOOLS STUDY

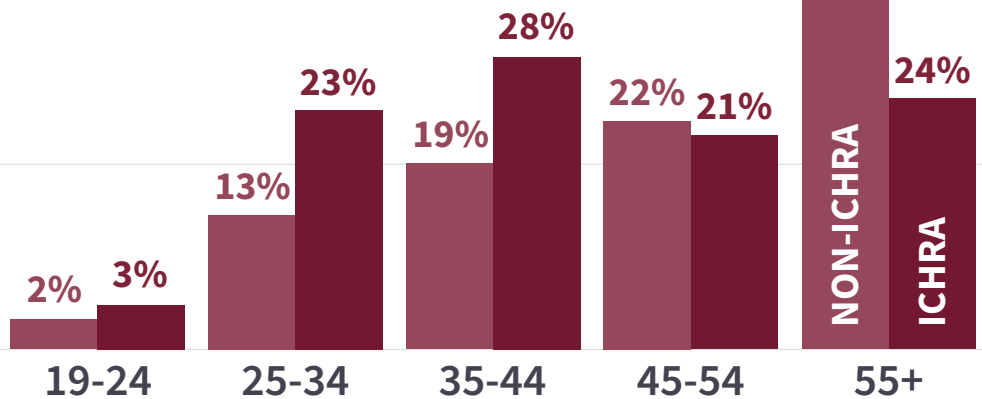
In this study we aim to help carriers understand how IFP members manage their benefits through online member portals, as well as identifying portal features consumers would most prefer.



Of 2,340 total responses—

1,979 ACA Plan Enrollees

361 ICHRA Enrollees

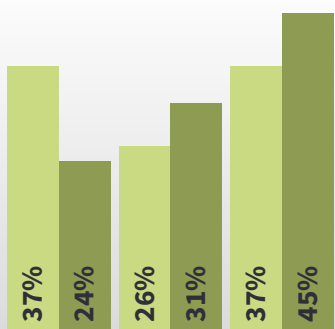


Age of respondents—

ICHRA enrollees tend to be younger and experience higher socioeconomic status than non-ICHRA IFP enrollees.

Loyalty—

Non-ICHRA enrollees tend to be more at risk of switching during the upcoming OEP, possibly because their greater utilization needs and lower socioeconomic status lead to more pain points with their coverage.



	NON-ICHRA	ICHRA
At-Risk (0-6)	37%	24%
Passive (7-8)	26%	31%
Loyal (9-10)	37%	45%



PORTAL USE

81% of respondents are aware of their insurers' online member portals. 76% of members aware of these portals have used them at least once. Users who have had a negative experience with an online search tool are at higher risk of switching come OEP.



WEARABLE DEVICES

Over four in ten IFP consumers reported that they own a wearable device, with higher income earners being especially likely to own one. Younger and/or healthier consumers are more likely to own a wearable tracker.



DIGITAL WALLETS

The vast majority of IFP members use digital wallets. Close to 2/3 of IFP members at least mostly agree that digital wallets are innovative and would be convenient to access their healthy rewards from their insurer.



AI PERCEPTIONS

ICHRA enrollees who skew younger, healthier, and more educated, tend to be more of the belief that humans and AI algorithms are interchangeable when it comes to making claims decisions.