

2024

# Senior Market Insights Service

Product Catalog



**DEFT RESEARCH**  
AN INTEGRITY  COMPANY

## THE LEADING SOURCE FOR HEALTH INSURANCE INSIGHTS

Deft Research's Senior Market Insights Service (SMIS) is an industry standard for anyone developing, marketing, or selling within the constantly changing senior products landscape.

Get actionable insights into the mindsets of consumers and access industry trends nationwide. Our industry-leading research has helped inform 48 of the nation's top 50 Medicare Advantage carriers, and 15 of the top 20 Medicare Supplement carriers. Our studies are the leading source for insights into the attitudes, opinions, and behaviors of key decision-maker populations — including consumers, agents and brokers, and plan stakeholders.

### SMIS STUDIES AVAILABLE IN 2024

Our 2024 Senior Market Insights Service offers the following studies:

#### Syndicated Studies

- » National Dental Benefit Design Conjoint Study
- » National Dual Eligible Benefit Design Conjoint Study
- » Medicare Shopping and Switching Study
- » Medicare Part D Addendum Study — Supplemental
- » Dual Eligible Acquisition Study
- » Medicare Open Enrollment Period and Disenrollment Prevention Study — Supplemental
- » Medicare Age-In Study
- » Dual Eligible Retention Study
- » AEP Gut Check Study
- » Medicare Digital Tools Study
- » Medicare Member Experience Study

## LOCAL MARKET ADD-ON 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.

### Local Market Oversample Study Format Delivery

Indicates available formats for a study.



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



**Adobe PDF:** PDF reports provide data as a comprehensive presentation built for departmental meetings.

### Study Availability

Local market oversamples are available in select markets. Please contact your Deft Research Client Services Associate before placing a local market order to assess the sample feasibility in your area.

## CUSTOM RESEARCH SERVICES

Our custom research solutions are inspired by our industry-leading syndicated Medicare research. Some of our more common custom solutions are highlighted below, but we can fulfil any quantitative or qualitative senior insights needs including segmentation studies, price sensitivity studies, concept tests, and more.

- » Conjoint and MaxDiff
- » Brand/NPS Tracking
- » List Scoring
- » Message Testing
- » CAHPS Diagnostic



**Market Assessment:** Examines service areas down to the county level to better understand the Total Addressable Market for all lines of Medicare business. These studies can be purchased individually or as a bundle.

- » General Medicare Market
- » Dual Eligible Market
- » Age-In Market



**MA Growth Tracker:** Shows the linkage between MA product design elements and enrollment growth so that carriers, FMOs, and ad agencies can better understand who is growing where — and with which benefits.

## DEFT ON DEMAND BRINGS INSIGHTS TO LIFE

Deft on Demand is our online platform featuring Deft experts who present in-depth, syndicated Senior Market Insight Studies in interesting and engaging ways. This year, when you purchase any one of 11 syndicated SMIS studies, you also receive access to its full-length video and Executive Research Brief. Additionally, clients who purchase our Market Assessments and/or MA Growth Tracker will be able to easily access the tools through the Deft on Demand portal. For a sample of what Deft on Demand offers, take a look at these short videos.

### Get A Taste Of What Full Access Brings

Deft on Demand

Watch Now

## 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

Get actionable insights. Deft's experts bring each study to life through a 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 that line up with your department's greatest needs.

### Category Icons

These indicate which category or topic a SMIS study primarily addresses.



PRODUCT



EXPERIENCE



CARE  
MANAGEMENT



EXPANSION



MARKETING



SALES



ENGAGEMENT



RETENTION



QUALITY



ANALYTICS



# SMIS Syndicated Studies

## NATIONAL DENTAL BENEFIT DESIGN CONJOINT STUDY



PRODUCT



SALES



MARKETING



EXPANSION

With dental access, design, and cost-share structure remaining as dominant factors in overall selection criteria, this national conjoint study will help product developers design a dental benefit that drives the most value — whether embedded in MAPD plans or as a stand-alone dental offering.

### 2024 Key Points

- » See which dental-design trade-offs consumers are willing to make based on their current dental needs, according to either of our conjoint models (embedded dental or standalone).
- » Access the online market simulator to model product configurations and see how preferences change across various consumer segments and model consumers' willingness to pay for certain features.
- » For organizations interested in how consumers value design elements both with embedded and standalone coverage, order both models at a discounted rate.

## NATIONAL DUAL ELIGIBLE BENEFIT DESIGN STUDY



PRODUCT



SALES



MARKETING



For 2024, Deft is offering a second national benefit design study to better meet designers' needs. This additional conjoint study examines the supplemental benefit tradeoffs that are dominating the fastest growing segment in the Medicare market: Dual Eligibles.

### 2024 Key Points

- » Understand the supplemental benefit purses and tradeoffs that Dual Eligible consumers value the most when moving from straight Medicaid or look-alike plans into the coordinated world of D-SNP products.
- » Access the online market simulator AND model thousands of product configurations to understand how product changes for 2025 may resonate with consumers — ahead of the bid.
- » Learn from our deep dive. Drill down into the growing importance of food benefits as well as medical and non-medical transportation. What are the dos and don'ts?

# MEDICARE SHOPPING AND SWITCHING STUDY



PRODUCT



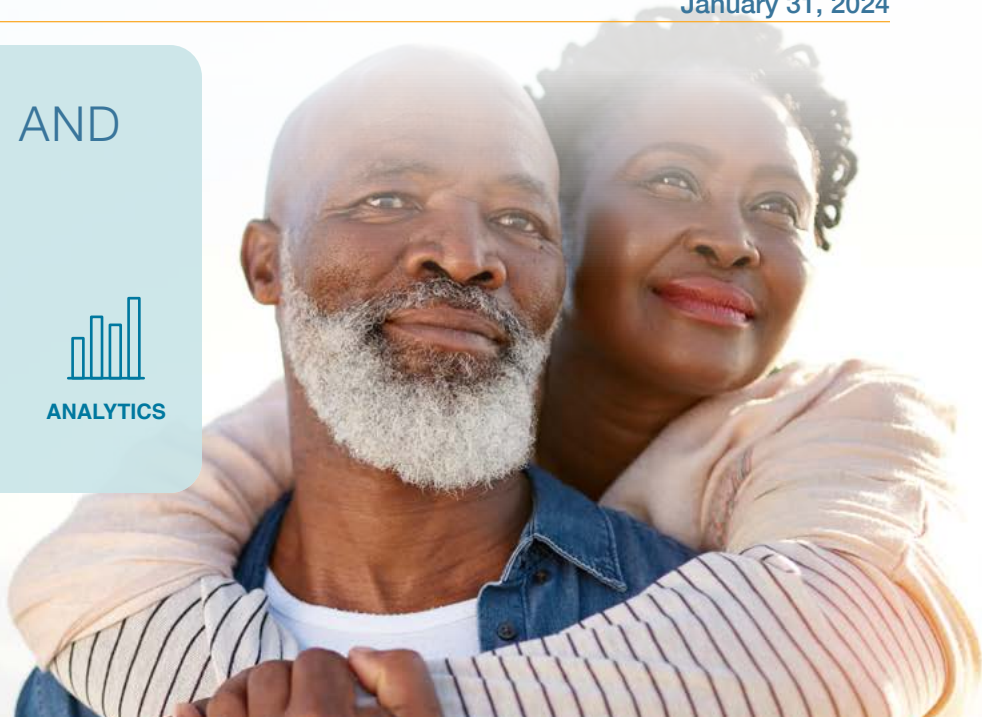
MARKETING



SALES



ANALYTICS



Over the last 16 years, our *Medicare Shopping and Switching Study* has been the gold-standard industry report for senior consumerism during the AEP. Product managers, marketers, distributors, agencies, and consultants eagerly anticipate its publication because it traditionally signifies the start of next year’s decision making.

### 2024 Key Points

- » Uncover how benefit reductions, stability, or increases influenced senior consumerism in regard to key benefits such as Part B givebacks, premium, Rx deductible, medical deductible, supplemental benefits, and MOOP.
- » Look into what led MA and MedSupp seniors to switch and what held others back who were close to switching.
- » Understand how various marketing channels and sales pathways led seniors to engage in AEP activity.

### Watch A Segment Of The 2023 Presentation

5-Minute Take: 2023 Medicare Shopping and Switching Study

[Watch Now](#)



LOCAL MARKET

### LOCAL MARKET ADD-ON STUDY AVAILABLE

Add on a local study – With a larger sample of seniors 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. This study is generally completed four to six weeks after the corresponding national study. Contact your Deft Research Client Services associate to assess the sample feasibility in your area.



Obtain Deft’s Medicare Market Assessment for your service area and understand at the county, state or national level which product categories seniors are in and where they could move based on last year’s local switch data (where applicable).

[Watch Now](#)



See which plans are growing in your market – and why – through our MA Growth Tracker.

[Watch Now](#)

## NATIONAL PART D ADDENDUM STUDY



PRODUCT



SALES



MARKETING

2024 signifies the start of two years' worth of significant changes to Part D design based on the Inflation Reduction Act. This study will examine how consumers dealt with Part D changes in their coverage during last AEP, and will provide a guidebook for carriers and agencies as we look toward 2025 and the \$2,000 Part D MOOP.

### 2024 Key Points

- » Learn about price sensitivity seniors have with drug plan changes and how that may influence their migration out of standalone Part D and into MAPD.
- » Understand the degree to which certain benefit changes of Part D coverage influenced shopping metrics for 2024.



## DUAL ELIGIBLE ACQUISITION STUDY



PRODUCT



MARKETING



SALES

Today, the D-SNP market is nearing almost six million strong. And with an equal number in straight Medicaid, others in non-D-SNP MA plans, and another nine million beneficiaries close to Medicaid status, the Dual Eligible market is poised for long-term growth. Our study is the industry guidebook for organizations who want to best service this rapidly growing senior segment.

### 2024 KEY POINTS

- » Understand the benefits and communication channels best positioned to move more seniors from state Medicaid coverage into coordinated D-SNP plans.
- » Learn how Dual Eligibles perceive various brands — including their awareness of and willingness to consider those brands.
- » Discover how various supplemental benefits (and their delivery) meet the needs of Dual Eligibles, with a special drill down on food benefits and non-medical transportation.

**Watch A Segment Of The 2023 Presentation**  
5-Minute Take: 2023 Dual Eligible Acquisition Study

[Watch Now](#)



Obtain Deft’s Dual Eligible Market Assessment for your service area and understand at the county, state, or national level where the Medicare-Medicaid population is growing the fastest so you can best serve this growing segment.

[Watch Now](#)



See which plans are growing in your market — and why — through our MA Growth Tracker.

[Watch Now](#)

## MEDICARE OEP AND DISENROLLMENT PREVENTION STUDY



EXPERIENCE



SALES



QUALITY



RETENTION

### Supplemental study to *Medicare Shopping and Switching Study*.

This is a supplemental study to the *Medicare Shopping and Switching Study*. Quality enrollment and tenure are more important to carrier financial performance than ever before. In this study, we help all industry stakeholders better understand the touchpoints and events that will provide the best chances for driving enduring membership.

#### 2024 Key Points

- » Find out which experiences lead some consumers to feel they made the best choice vs. those who have increasingly felt “buyer’s remorse” early in the plan year, signaling frustration with their current coverage — and a propensity to switch.
- » Learn what onboarding materials seniors are receiving (nearly a quarter of MA seniors in 2023 received materials for a company they didn’t feel they enrolled with) as well as what carriers and agencies must do to combat this.
- » Discover which negative experiences are most associated with consumers contemplating an early product change.
- » See the Pre-AEP, AEP, and Post-AEP activities that agents perform to help reduce rapid disenrollment risk, including a focused discussion on Part D cost mapping.

#### Watch A Segment Of The 2023 Presentation

5-Minute Take: 2023 Medicare OEP and Disenrollment Prevention Study

[Watch Now](#)


**LOCAL  
MARKET**

#### LOCAL MARKET ADD-ON STUDY AVAILABLE

Add on a local study – It’s one thing to understand which retention efforts are proving successful nationally. But learning if any local efforts can drive persistency longer? That’s another story. That’s why we’re offering a local market oversample version of our *Medicare OEP and Disenrollment Prevention Study* for 2024. This study is generally completed four to six weeks after the corresponding national study. Contact your Deft Research Client Services associate to assess the sample feasibility in your area.

# MEDICARE AGE-IN STUDY



PRODUCT



MARKETING



SALES



Employer Group Retiree plans are on the decline. Plus, recent AEP switching has generally hovered at 12% or less. As a result, it's become more important than ever to engage consumers at or around age 65 who are transitioning from Commercial to Medicare coverage. Our *Medicare Age-In Study* helps industry insiders understand the ideal cadence of touchpoints, messaging themes, and enrollment preferences that today's Boomer seeks when considering Medicare Supplemental or Medicare Advantage coverage for the first time.

### 2024 Key Points

- » Learn how brand awareness and consideration influence Age-Ins as they move out of commercial coverage and into individual coverage.
- » Discover what Age-Ins must hear to consider MA and what they must believe to reconsider MedSupp.
- » Find out which channels Age-Ins focus on when progressing through their IEP and what role their current employer has in their journey timing.
- » Uncover nuances of the late Boomer/Early Gen X "Generation Jones" consumer for future Medicare conversion programs.
- » See why some Age-Ins plan to stick with their current brand and others seek a fresh start in Medicare.

### Watch A Segment Of The 2023 Presentation

5-Minute Take: 2023 Medicare Age-In Study

[Watch Now](#)



Obtain Deft's Age-In Market Assessment for your service area and understand at the county, state, or national level where the greatest growth in Age-Ins is projected over the next five years, and what product types they may be most interested in.

[Watch Now](#)

## AEP GUT CHECK STUDY



MARKETING



SALES



RETENTION



There's a lot of planning that goes into AEP preparation during the winter and spring months, but it's not enough if marketers and sales managers don't "take the temperature" of seniors before executing their AEP strategy. Our *AEP Gut Check Study* allows them to do just that by acting as a "Pre-AEP" report for the 2025 benefit year. We assess seniors' pain points, service failures, and their experience of buyer's remorse during the summer months. Knowing what seniors are seeking to improve with their Medicare coverage allows marketers and sales professionals to connect with seniors — and improves their approach during the fall selling period.

### 2024 Key Points

- » Learn if "win-back" campaigns are poised for fall success with consumers who realize the "grass wasn't greener on the other side."
- » Understand the emotions at play for seniors when assessing suitability of coverage and how marketers can connect better with seniors and their product selection anxiety.
- » Discover which benefits lived up to their advertising, which ones didn't, and how agents should speak to prospects about known issues.

### Watch A Segment Of The 2023 Presentation

5-Minute Take: 2023 AEP Gut Check Study

Watch Now



LOCAL MARKET

### LOCAL MARKET ADD-ON STUDY AVAILABLE

Add on a local study – In just its first four years, our national version of the *Medicare AEP Gut Check Study* has become an industry favorite. This year we're offering a localized version so you can better understand how service area prospects may behave in the AEP. This study is generally completed four to six weeks after the corresponding national study. Contact your Deft Research Client Services associate to assess the sample feasibility in your area.



See which plans are growing in your market — and why — through our MA Growth Tracker.

Watch Now

## DUAL ELIGIBLE RETENTION STUDY



PRODUCT



EXPERIENCE



RETENTION



CARE  
MANAGEMENT



The growth explosion in the D-SNP space is tempered only by the frustration associated with members who can (and do) switch throughout the course of the year. Holding onto these members is more challenging than maintaining those outside of the Dual Eligible space. In this second edition of our *Dual Eligible Retention Study*, we will chronicle the experiences that provide the best chances for long-term membership. We will also examine the services and benefits correlated with consumers who face detrimental Social Determinants of Health (SDoH).

### 2024 Key Points

- » Explore the profiles of the various Dual segments, including the rapidly growing 36% who are under the age of 65.
- » Understand the challenges Duals face beyond SDoH and how carriers can build loyalty with consumers who frequently move, change phone numbers, and confront disruptions in utility service.
- » Learn where product investment can stretch the furthest as it relates to SDoH benefits such as flex cards, healthy groceries, companion care, and medical and non-medical transportation.
- » Discover which agent and case management services or touchpoints are most valued by loyal Dual members.

### Watch A Segment Of The 2023 Presentation

5-Minute Take: 2023 Dual Eligible Retention Study

[Watch Now](#)



Obtain Deft's Dual Eligible Market Assessment for your service area and understand at the county, state, or national level where the Medicare-Medicaid population is growing the fastest so you can best serve this growing segment.

[Watch Now](#)

## MEDICARE DIGITAL TOOLS STUDY



EXPERIENCE



MARKETING



ENGAGEMENT



Carriers, agencies, and consultants must focus on engaging healthcare consumers digitally as all stakeholders seek to reduce costs, improve care, and broaden access. By harnessing the full power of digital tools, they can more fully reach these very connected Boomers. Our study will review how seniors feel about shopping for Medicare plans online and whether they find the amount of information overwhelming.

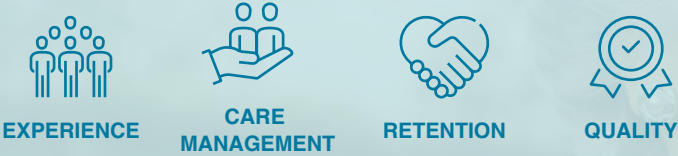
### 2024 Key Points

- » Given a renewed emphasis on Healthcare Effectiveness Data and Information Set (HEDIS) measures, see how we assess various levels of senior compliance to healthy utilization and how digital technology may boost them.
- » Learn how current seniors may look to embrace the concept of aging in place and which technologies are most ripe for early adoption.
- » Discover how seniors shop online, manage plans, communicate digitally, and how willing they are to further engage with virtual care and virtual-first networks.
- » Examine how seniors are adapting to a more digital world outside of healthcare with Artificial Intelligence – and how AI can enhance the overall member experience.

**Watch A Segment Of The 2023 Presentation**  
5-Minute Take: 2023 Medicare Digital Tools Study

[Watch Now](#)

## MEDICARE MEMBER EXPERIENCE STUDY



In this 2024 study, we will help stakeholders understand the specific touchpoints that set up seniors to renew coverage — as well as those that motivate them to disenroll. We also examine how various experiences are associated with higher and lower CAHPS scores, as well as advise carriers and agencies how to better engineer member communications and customer service for higher scores during out years.

### 2024 Key Points

- » Review how experiences with insurers differ among various ethnic groups of seniors and how insurers can help address them to reduce disparities.
- » Examine how perceived plan fit helps drive loyalty and CAHPS overall plan ratings.
- » Learn how carriers can save members who are early in their plan tenure by helping them understand their coverage more clearly.
- » Uncover how plans can engineer stronger HEDIS performance ahead of their new focus in Stars.
- » Find out what MedSupp consumers think about the prospects of embedded dental, vision, and hearing coverage in their plans, as well as the prospect of modest amounts of medical management.



**LOCAL MARKET**

### LOCAL MARKET ADD-ON STUDY AVAILABLE

Add on a local study – Using data from a larger sample of seniors in the service area, this report highlights the unique factors that influence CAHPS and other KPIs to increase plan performance. The results may highlight the need to create customized engagement and outreach priorities and develop competitive programs. This study is generally completed four to six weeks after the corresponding national study. Contact your Deft Research Client Services associate to assess the sample feasibility in your area.



# Custom Research Services

In addition to our best-in-class Medicare syndicated research, Deft also produces equally insightful custom research. The following are some of our most common custom research projects.



## CONJOINT AND MAXDIFF



PRODUCT



MARKETING



SALES

Medicare planning for the next year always starts two years in advance. With such a long lead time between planning and enrollment, product design must be on point — or it's a long 12 months before mistakes can be corrected. Our Conjoint and MaxDiff suite of services allow product managers to test consumer preference in design long before bids are due. This helps ensure that premium dollars are allocated against the benefits that seniors value most. All reporting includes an online product simulator that allows your designers to test a nearly unlimited number of plan designs virtually.

Watch the Preview Video  
Product Design and Attribute Studies

Watch Now



## LIST SCORING



MARKETING



SALES

Not all Medicare consumers and prospects are interested in the same product, which means a one-size-fits-all marketing approach never addresses all their needs. As a result, much of your marketing could be wasted. Fortunately, our List Scoring service can show each mailing list prospect's relative inclination to purchase MA or MedSupp, respond to direct mail, be interested in either HMO or PPO, and work with an agent. It also shows if they would prefer higher or lower premium options. With all that knowledge in hand, you can finally feel more confident about your marketing spend strategies.

Watch the Preview Video  
List Scoring Service

Watch Now



## CAHPS DIAGNOSTIC



ENGAGEMENT



RETENTION



QUALITY

Member experience quality measures have never been more critical to MA carrier's financial performance than they are today. Knowing which elements of your members' experience are driving CAHPS scores higher or lower is essential, but waiting until CAHPS reporting comes out is a recipe for slow-to-no improvement. Our diagnostic solution looks beyond traditional reporting to assess key drivers of CAHPS at the midway point (or continuously) so you can quickly apply course corrections and avoid unpleasant CAHPS surprises down the road.



Watch the Preview Video  
CAHPS Diagnostic Service

Watch Now

## MESSAGE TESTING



MARKETING



SALES

The amount of resources that Medicare carriers invest in marketing each year is enormous. But how many of those dollars are directed toward messages, imagery, and reasons-to-believe that actually connect with seniors? Before you commit your marketing budget to a campaign, ensure your fall or NTM marketing resonates with your prospect's needs. Our Message Testing Service will study and evaluate your concepts by actually testing them with prospects in your service area.



Watch the Preview Video  
Message Testing Service

Watch Now

## MEDICARE MARKET ASSESSMENTS



EXPANSION



MARKETING



SALES



ANALYTICS

To understand the Total Available Market for your Medicare products, you must first understand the proportion of consumers who are truly “in play” across the entire spectrum of Medicare products. Our market assessments illuminate these opportunities using both mapping technology and raw data to model the complete MA, MAO, PDP, OMO, TriCare, Group Retiree, and MedSupp totals down to the county level. The result is a detailed assessment that empowers marketers and strategic planners to properly invest in sales efforts today — and look for areas where they can expand tomorrow.

Watch the Preview Video  
Medicare Market and Age-In Assessment

Watch Now



## Get Insight Into Three Distinct Markets



Our Medicare Market Assessments examine three distinct markets:

- » General Medicare Market
- » Dual Eligible Market
- » Age-In Market

Assessments are available individually or can be bundled in a set of two or three. Our 2024 Assessments will be provided online on our digital platform, making company-wide usage and application a reality.

## MA GROWTH TRACKER



EXPANSION



MARKETING



SALES



ANALYTICS

The MA Growth Tracker is a powerful online dashboard that, in just a few clicks, shows the monthly growth of all MA contracts at the county, state, and national level. By combining the power of CMS’s enrollment files with benefit files, we’re able to better represent what is growing, where it is growing, and with which benefits. All of this is accomplished through visual mapping technology and enrollment counts and percentages. Free up internal resources and rely on Deft’s expertise to provide this universally needed data that is packaged in an easy-to-use format. Our MA Growth Tracker will assist all levels of management with goal setting and strategic planning. It is ideal for agents and FMOs to assess where they need to focus their business, and it helps advertising agencies better understand their clients’ business for things like pitch decks.

Watch the Video

Watch Now



## Deft Research Archive

Explore previous years' in-depth studies that remain relevant today. To access archived studies, please reach out to a member of our Client Services team for discounted rates.

- » 2021 National MedSupp and Original Medicare to Medicare Advantage Conjoint Study
- » 2022 National Supplemental Benefit Conjoint Study
- » 2022 Health Equity and Tomorrow's Medicare Beneficiary Study
- » 2023 National MAPD/PDP Prescription Benefit Design Conjoint Study



## 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.

### Contact Deft

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