

2024

# Commercial Market Insights Service

Product Catalog



**DEFT RESEARCH**

AN INTEGRITY **||** COMPANY

## THE LEADING SOURCE FOR HEALTH INSURANCE INSIGHTS

Deft Research's Commercial Market Insights Service (CMIS) is the 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 Individual Coverage Health Reimbursement Arrangements (ICHRA). Our 2024 CMIS Product Catalog can help you identify Deft's most valuable research offerings for your organization.

### CMIS OFFERINGS FOR 2024

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 2024 Commercial Market Insights Service offers the following studies:

#### Syndicated Studies

- » Individual and Family Plan Shopping and Switching Study
- » Commercial Group and ICHRA Study
- » Individual and Family Plan Digital Tools Study
- » Individual and Family Plan Member Experience Study

### 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.

## 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

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

## HELPFUL ICONS

Quickly identify study topics that line up with your department's greatest needs.

### Category Icons

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



PRODUCT



EXPERIENCE



EXPANSION



MARKETING



SALES



ENGAGEMENT



RETENTION



QUALITY



ANALYTICS



# CMIS Syndicated Studies

# INDIVIDUAL AND FAMILY PLAN SHOPPING AND SWITCHING STUDY



PRODUCT



SALES



MARKETING

The 16.3 million ACA consumer total from 2023’s OEP may continue to rise this year as new carrier participants hit the market, enhanced subsidies stay in effect, and federal spending is in play for these individual market plans. This study examines the traditional OEP, the channels that best connect with consumers, how these individuals shopped for coverage, and how they chose to enroll for 2024.

## 2024 Key Points

- » Explore well-established Individual and Family Plan (IFP) market dynamics and trends, including changes in availability of plans and affordability.
- » Examine the varying experiences, plan suitability, network, and brand dynamics associated with former Medicaid or Group consumers who migrated to IFP.
- » Understand the switching characteristics of consumers who enrolled off exchange through enhanced direct enrollment vs. those who selected through state or federal platforms.
- » Learn about consumer interest and need for supplemental benefits like dental and vision coverage and how these benefits factor into IFP members’ plan choices.



LOCAL MARKET

## LOCAL MARKET ADD-ON STUDY AVAILABLE

Add on a local study – With a larger sample of consumers in a local market, the report illuminates unique characteristics of members in your 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.

## COMMERCIAL GROUP AND ICHRA STUDY



The Individual Coverage Health Reimbursement Arrangement (ICHRA) option got off to a slow start in the COVID years of 2020 and 2021, but some estimates have the program accounting for more than two million of the ACA member total today. As employers struggle with unpredictable healthcare costs in a wobbly economy, Deft's inaugural *Commercial Group and ICHRA Study* illuminates how current Commercial Group members feel about the potential move to the ACA and how that compares to the experiences of those already in ACA coverage through ICHRA.

### 2024 Key Points

- » Understand the willingness/reluctance Commercial Group members have by generation when it comes to moving to individualized coverage.
- » Learn to what degree a history of PPO coverage influences employees who may be hesitant to move to HMO-dominated ACA plans.
- » Examine if expanded choice will be perceived as liberating or daunting to employees in a tight labor market, and if those who are forced to ICHRA will move to coverage levels that differ from what they had before.
- » Learn the appeal of various ICHRA payment and reimbursement structures.



**LOCAL MARKET**

### LOCAL MARKET ADD-ON STUDY AVAILABLE

Add on a local study – Knowing how commercial employees throughout your service area feel about the pros and cons of ICHRA will help carriers preserve membership, regardless of which direction the newer coverage option takes. 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.

## INDIVIDUAL AND FAMILY PLAN DIGITAL TOOLS STUDY



EXPERIENCE



ENGAGEMENT



MARKETING

Health insurance that is built for digital exchanges also means that coverage, service, and healthcare must 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.

### 2024 Key Points

- » Understand how ACA consumers react to different digital cost-share payment options (Venmo, Klarna, Afterpay, etc.) and if payment flexibility may make consumers more “sticky.”
- » Delve into the growing need for more digital mental health support with ACA consumers and learn how these consumers respond to various digital therapeutics, AI in healthcare, wearables, and other services.
- » Explore how first-time ACA consumers shop online for coverage and how they engage with portal technology, provider texting, and chatbot assistance.
- » Learn how virtual health and potential virtual-first coverage influence decision making as under-65 health insurance moves beyond in-office care.

## INDIVIDUAL AND FAMILY PLAN MEMBER EXPERIENCE STUDY



EXPERIENCE



RETENTION



QUALITY



EXPANSION

Greater competition in the ACA market means that consumers are no longer stuck with just a few carriers that participate. The average state has at least six carriers now, so 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 better hold onto ACA members.

### 2024 Key Points

- » Understand the factors that are most associated with higher/lower plan ratings and attrition risk via a driver analysis.
- » Assess how brand awareness, strength, and consideration can reshape the member experience now that more carriers participate in the ACA than ever before.
- » Understand how consumers with varying degrees of health may value network continuity.



**LOCAL MARKET**

### LOCAL MARKET ADD-ON STUDY AVAILABLE

Add on a local study – With data from current members or a larger sample of consumers in your 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. 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 syndicated research, Deft also produces equally insightful custom research. The following are some of our most common custom research projects.



## BENEFIT DESIGN CONJOINT STUDY



PRODUCT



MARKETING



SALES

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 allows 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.

Watch the Preview Video  
Product Design and Attribute Studies

Watch Now



## LIST SCORING



MARKETING



SALES

Unlike the over-65 market (where nearly all prospects are in the Medicare market), most consumers under the age of 65 are not in the ACA. Consequently, 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 be in the ACA market vs. Commercial Group or Medicaid. It can also show how likely they are to respond to direct mail, as well as if they are likely to work with an agent. Obtaining this essential information helps make your marketing more targeted and effective.

Watch the Preview Video  
List Scoring Service

Watch Now



## QRS DIAGNOSTIC SERVICE



RETENTION



QUALITY

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.



[Learn More](#)

## 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](#)

## 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.

» 2023 Individual and Family Plan 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

[info@deftresearch.com](mailto:info@deftresearch.com)

[Email](#)