

## STUDY OVERVIEW

Winning new members is one thing. Keeping them is another — especially when they can switch throughout the year.

Our 2024 *Dual Eligible Retention Study* offers you strategic insights into how to keep members satisfied so they're more likely to stay.

## EXPERIENCE AND CHALLENGES

### **Younger, But Dissatisfied**

Duals under 65 are more likely than seniors to rate their plan “Worst Possible,” be a Detractor, and indicate low likelihood to stay with their insurer.

### **Why So Negative?**

Under-65 Duals often have more complicated coverage needs because of a qualifying disability or condition that provided Medicare eligibility before age 65, and their dissatisfaction may, in part, be tied to those challenges.

# 1,159

total survey responses collected



- 499 Full Duals, 65 years of age or older
- 288 Partial Duals, 65 years of age or older
- 372 Disabled Full and Partial Duals, between 26 and 64 years of age

# 7 in 10

### **Long-Term Medicaid Experience**

Duals under 65 were the most likely to have long-term experience with Medicaid. Nearly seven in ten Duals under 65 had Medicaid in 2019.





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## HUMAN INTERACTION AND RETENTION

**1/4**

report no direct contact

### A Lack of Human Touch

Nearly a fourth of all Duals report not having experienced any type of direct human-to-human contact (i.e., with Case Manager or Agent) while selecting or using their current health insurance this year.

### Real Interaction Increases Retention

With three or more human interactions, 86% of Dual MA members rate their likelihood to stay with their insurer a 9 or 10. In comparison, only 60% of Dual MA members with no human interactions rate their likelihood to stay with their current insurer a 9 or 10.



### Frequency Makes a Difference

Among Duals who have been in contact with their case managers, frequency of contact also impacts ratings. Those who receive three or more contacts are also likely to rate their plans higher — and more likely to recommend their plans to others.



### Why Don't They Use an Agent?

When asked why they hadn't used an agent, At-Risk Duals were more likely to indicate "high costs" and not knowing how to find one compared to others who are more loyal. Educating Duals about agent services, including that are no cost to consumers, is critically important.

## MOST VALUED BENEFITS

### Which Benefits Are Valued Most

Duals place the greatest value on benefits that cover daily needs, such as transportation, utility assistance, and gas allowances.



### Grocery Assistance and Switching

Over two-thirds of MA beneficiaries with grocery assistance received at least \$100 a month, and more than a third would consider switching if that amount were reduced.



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