

SINGLE INSIGHT POINT
AEP GUT CHECK STUDY

MA Uprooted: How are consumers responding to continued MAPD market disruption?

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Deft Research recently published the 2025 AEP Gut Check Study. This national market research report of about 2,700 Medicare Advantage, MedSupp, and Original Medicare Only beneficiaries helps the industry understand how consumers feel about their coverage at the halfway point of the year. The report shows what levels of satisfaction seniors harbor ahead of this AEP, the frustrations they face currently, and illuminates how industry stakeholders must pivot before the selling season in order to capitalize on what may very well be the most tumultuous AEP in more than a decade.

The AEP Gut Check Study examines the mid-year switch intent of seniors, how various utilization experiences relate to senior's loyalty, and how having gone through a year of widespread benefit disruption may have impacted MA, MedSupp, and Part D seniors' sensitivity to premium increases and other cost share changes. This SIP will examine a couple of interesting data points from the study related to how loyalty could contribute to continuation of a heightened switching environment this fall.

Armed with the insights from this study, carriers, agencies, and sales organizations will have a better grasp of the strategies to pursue and the tactics to implement as we tick down to 10/1 and the start of the 2026 AEP season. For more information on the rest of the report, please contact your Deft Research Client Services associate or email info@deftresearch.com.

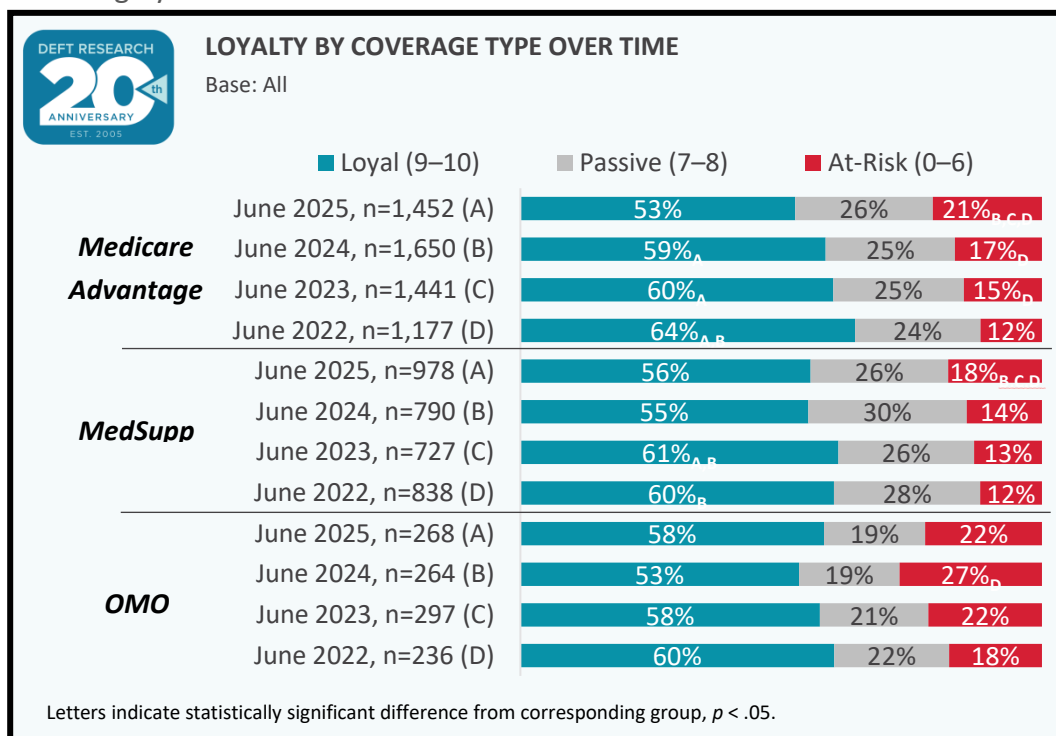
If you've ever planted a garden, you've probably found that the short-term vision you imagined sometimes comes to fruition beautifully. The soil, moisture, and light are just right, carrying all your annuals through to the next year, flowers blossoming throughout the season, providing a symphony even Mozart couldn't have composed. Or if you're like me, you've probably found yourself toiling under a blazing noon sun digging rhizomes that you didn't realize would spread so fast and so aggressively, moving plants that got shaded out, and re-thinking your design after you've observed the problems with your original plan.

And so it goes for MA carriers. After several years of favorable rate notifications, as well as the creation of the VBID and SSBCI programs, MA carriers invested heavily in supplemental benefits only to find that these highly effective acquisition lures are no longer financially viable in a challenging rate and utilization environment. The goldenrod (rich supplemental benefits, high utilization, bloated MLRs, etc.) has shaded out the butterfly weed (no/low medical

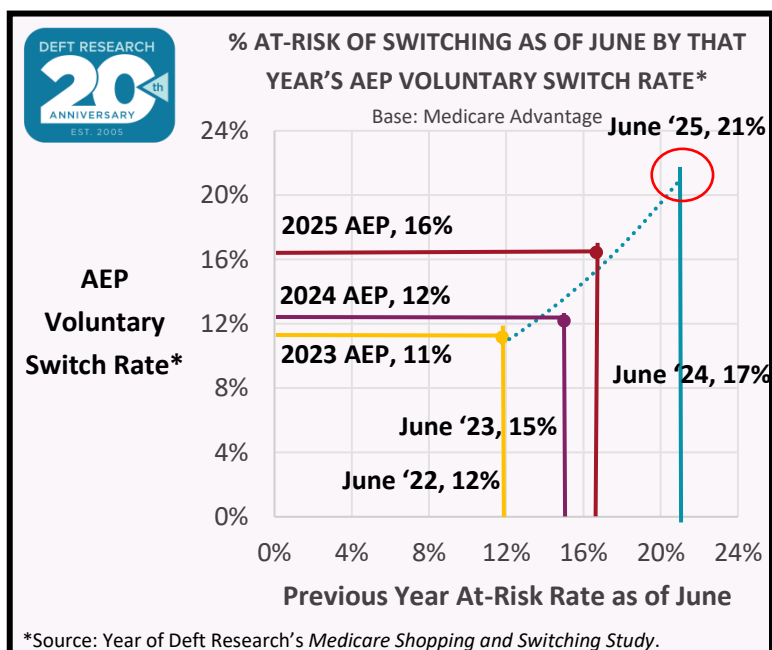
or drug deductibles, lower MOOPs, broad PPO access, etc.). But as attentive gardeners do, carriers have been putting in the labor to ensure the plan thrives in the longer run, though it may take multiple seasons of ugliness and disarray for the new seeds to germinate.

So how are consumers responding to all of this? To be blunt: not well. Since June 2022, MA member midyear loyalty has been steadily decreasing, with subsequent growth in the rate of members at risk of switching during the following AEP. After going through one cycle of historic benefit reductions and plan eliminations last year, the loyalty drop/at-risk increase was especially sharp this year, with MA member loyalty seeing a decrease of 6% and the percent at risk of switching increasing by 4%.

This comes on the heels of an AEP that saw the largest single-year increase in MA switching that Deft has observed (23%, up from 16% in 2024 and 12% in 2022), which itself means that this fall's AEP is likely to be active. New members are harder to retain, and with more switching last fall, there are more members who are new to their plans this year. But there is also a clear association between midyear loyalty and AEP switching.



Over the past three years, the proportion of MA members at risk of switching during the June AEP Gut Check Study has tracked within a couple of points of the following fall's AEP switch rate. The trend accelerated last year, driven in large part by the historic forced switch rate (last year, 8% of members were in plans that were termed in 2025, compared to 1-2% in a typical year). While the exact switch rate will ultimately depend on what members see in their ANOCs, how many plans are termed, and how much carriers choose to invest in AEP marketing, one thing appears certain: MA switching is very likely to remain elevated over historic norms. Carriers have at least another season to go before their "replanting" efforts bear fruit in the form of better MLRs.



Did you enjoy this Single Insight Point (SIP) from the 2025 AEP Gut Check Study? Are you ready to move from just a SIP to a whole gulp? Please connect with your Deft Research Client Services Associate to unlock all the business-changing insights from the 80-plus pages of insightful reporting.

Don't miss these offerings related to the 2025 AEP Gut Check Study:

- [Custom Research](#) can help you answer the tough questions facing your organization going into and throughout the 2026 AEP.
- [MAPD + PDP Disruption Tool](#) can help you easily assess how carriers have changed their benefits for the 2026 AEP, including tools for comparing benefits across carriers, changes to benefits by plan, and plan terminations.
- [Medicare Member Experience Study](#) shows what causes attrition, switching intention, and lower CAHPS scores, helping carriers to better engineer member communications and customer service for higher scores.

Keep the insights coming all year with our syndicated studies.

The **2025 Senior Market Insights Service** includes the following studies:

- [National MAPD Benefit Design Conjoint Plus MaxDiff Study](#) examines tradeoffs between benefits, illuminating senior's preferences for major product components alongside preferences for supplemental benefits.
- [Medicare Shopping and Switching Study](#) examines senior consumerism during the AEP and highlights what made members venture to new products.
- [Medicare Part D Study](#) provides insight into seniors' reaction to IRA-influenced changes to Part D, including how that may have influenced migration from standalone Part D to MAPD and how carriers might reduce attrition.
- [Dual Eligible Acquisition Study](#) provides insights into the rapidly growing segment of seniors with Medicaid eligibility (D-SNP or otherwise), examining how they shop and consider new coverage.
- [Medicare Member Onboarding Study](#) can help you better understand the important events and touchpoints that drive enduring membership for MA, MedSupp, and Part D members.
- [Medicare Age-In Study](#) shows the product preferences and ideal cadence of touchpoints, channels, and enrollment preferences of the next generation of boomer eligibles as they navigate their journey into Medicare.
- [AEP Gut Check Study](#) examines the pain points, service failures, and plan experiences that carriers and agents must address as we near the AEP.
- [Dual Eligible Retention Study](#) helps to better understand the member experience carriers, agencies, and consultants need to hold to Dual Eligible consumers.
- [Medicare Digital Tools Study](#) gives an in-depth look at how seniors shop online, navigate health insurance and healthcare, and whether they find the amount of information online to be overwhelming.
- [Medicare Member Experience Study](#) shows what causes attrition, switching intention, and lower CAHPS scores, helping carriers to better engineer member communications and customer service for higher scores.

Our **2025 Commercial Market Insights Service** studies for the Individual Under 65 Market include:

- [Individual and Family Plan Benefit Design Conjoint Study](#) gauges consumer appetite for richer or leaner benefits, providing carriers and consultants with fresh insight on how consumers may react if ACA subsidies change for 2026.
- [Individual and Family Plan Shopping and Switching Study](#) examines the traditional OEP enrollment period, the channels that best connected with consumers, and how these individuals chose to enroll.
- [Commercial Group, ICHRA, and Alternative Health Plans Study](#) provides insight into non-traditional solutions that appear poised to disrupt the commercial group market, including how current commercial group members feel about a potential move to ACA coverage through ICHRA and the market potential of copay-only insurance plans.
- [Individual and Family Plan Digital Tools Study](#) gives an in-depth look at all aspects of digital healthcare, including online shopping on public and private exchanges, portal management, e-brokers, virtual care, and virtual-first plans.
- [Individual and Family Plan Member Experience Study](#) identifies the experiences that either inflate or depress loyalty so that carriers can be more informed on how to hold onto their ACA members.