

**INDIVIDUAL AND FAMILY PLAN SHOPPING AND SWITCHING STUDY
EXECUTIVE RESEARCH BRIEF**

**There is Plenty of Uncertainty When it Comes to the Future of Enhanced Subsidies in the ACA.
But One Thing is Certain: New Members Will Demand Better Access.**

George Dippel, President of Deft Research

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Deft Research recently published the 2025 Individual and Family Plan Shopping and Switching Study. This national market research report of nearly 2,500 consumers with Affordable Care Act (ACA) qualified health plans helps the industry understand how this growing segment of the health insurance consumer shops for, considers, and enrolls into new insurance plans during the fall Open Enrollment Period.

The Individual and Family Plan Shopping and Switching Study features sections on how the ACA market has fluctuated over time and across different administrations, the products new ACA consumers are choosing, and important developments in voluntary switching now that the market is 50% larger than it was just two years ago. Detailed analysis on the demographics of switchers, the reasons that drove switching, what members plan to do if subsidies change, what channels drew more shoppers in, and the inclusion of dental as an essential health benefit are all included in the report.

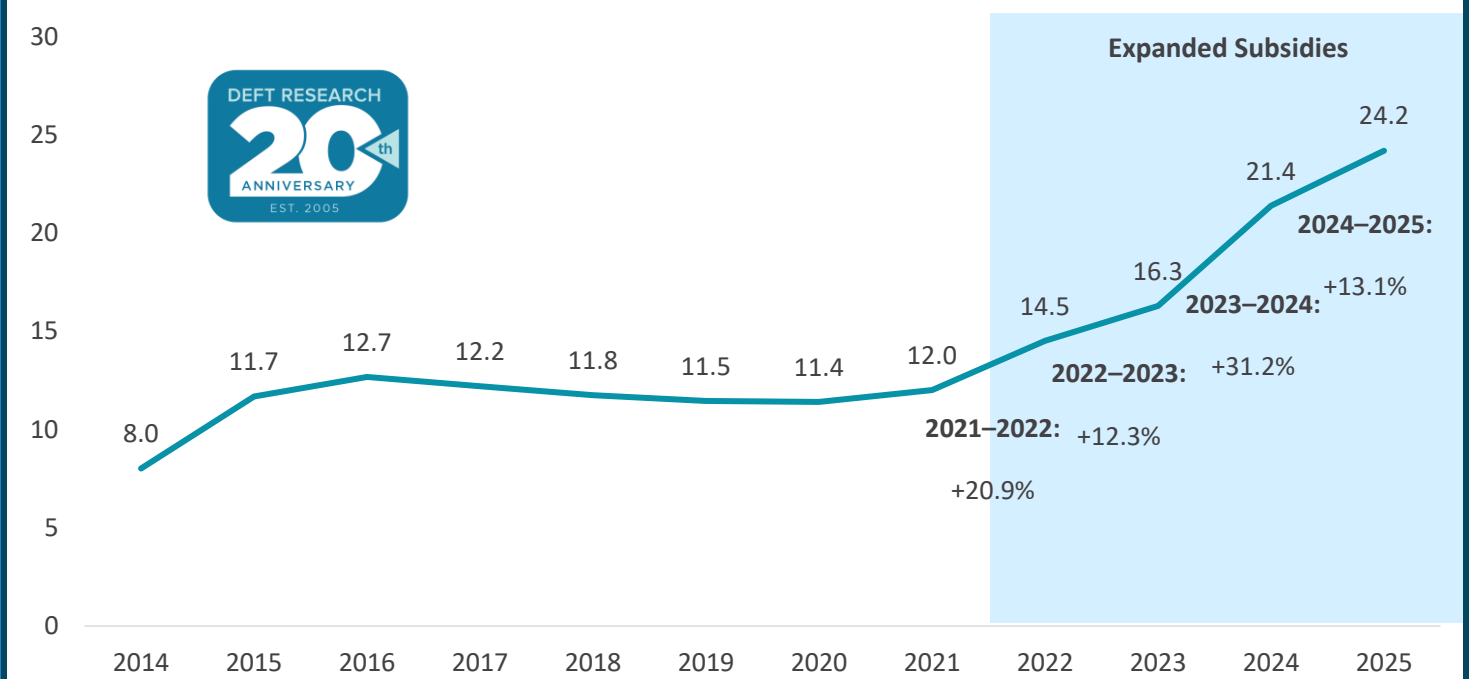
Armed with the insights from the Individual and Family Plan Shopping and Switching Study, carriers, agencies, and consultants alike will be better positioned to win in 2026 and beyond as the market matures. For more information on the rest of the report, please contact your Deft Research Client Services associate or email info@deftresearch.com.

The history of ACA enrollment is as much a study in what draws consumers out of the ranks of the uninsured and into QHP coverage as it is a study in how the political party in charge gets to set the rules of the game and thus bends enrollment however they see fit.

The direction of OEP enrollment totals has shifted significantly over the years. While the Trump administration took office in January of 2017, Trump's 45th presidency ACA policies could not be enacted until the fall of 2017. This impact took place from 2018 through 2021, years that featured a market stuck in neutral, stymied by legal challenges, less federal marketing dollars, and countless rule changes that made growing the market a near impossibility.

OEP MARKETPLACE PLAN SELECTIONS (IN MILLIONS) BY YEAR

As of 1/15/2025 for FFM States, Varying Dates for SBM States



As seen in the chart above, what starting out as an 11.8 million member market grew all the way to... 12 million in those four years via just 2% growth overall.

But as the 45th president made way for the 46th, the market began to show signs of life. While the nation was still reeling from the effects of the pandemic, the American Rescue Plan supercharged the ACA with massive, enhanced subsidies that took the cost of coverage to \$0 for millions of consumers. Subsidies also gave some degree of protection for those over 400% of FPL for the first time. It doesn't take a rocket scientist to know what kind of explosive reaction that would have—KABOOM!

This time, the four-year growth rate of 2% exploded to around 100%. He who sets the rules wins the game.

But no rule is immune from the law of unintended consequences. In this case, the enhanced subsidies were meant to grow the market, and boy did they ever. But large industries that go through a massive growth spurt are bound to have some growing pains from "too much too fast". For the ACA, those growing pains appear to be felt in the form of access to care. Deft's 2024 Individual and Family Plan Member Experience Study showed that around 25% of ACA members were dissatisfied with the access they have to providers, facilities, and services. To put that into perspective, only 8% of seniors in Medicare Advantage feel the same way.

All of this growth so fast has made already strained networks frailer. As crazy as it sounds, the system just can't really squeeze in millions more patients into the same busy doctors' schedules. And the bulk of the extra 12 million members over four years came in one fell swoop: the 2024 OEP. Some of those enrollees already may have been part of those same networks—last year's 5.1 million increase in ACA enrollment was boosted by Medicaid redetermination—but drawing in the uninsured and former commercial members into the ACA through ICHRA has been an underlying growth factor, and it appears to have fueled major growth this year to the tune of 3.5 million new members.

NEGATIVE COVERAGE EXPERIENCES BY YEAR

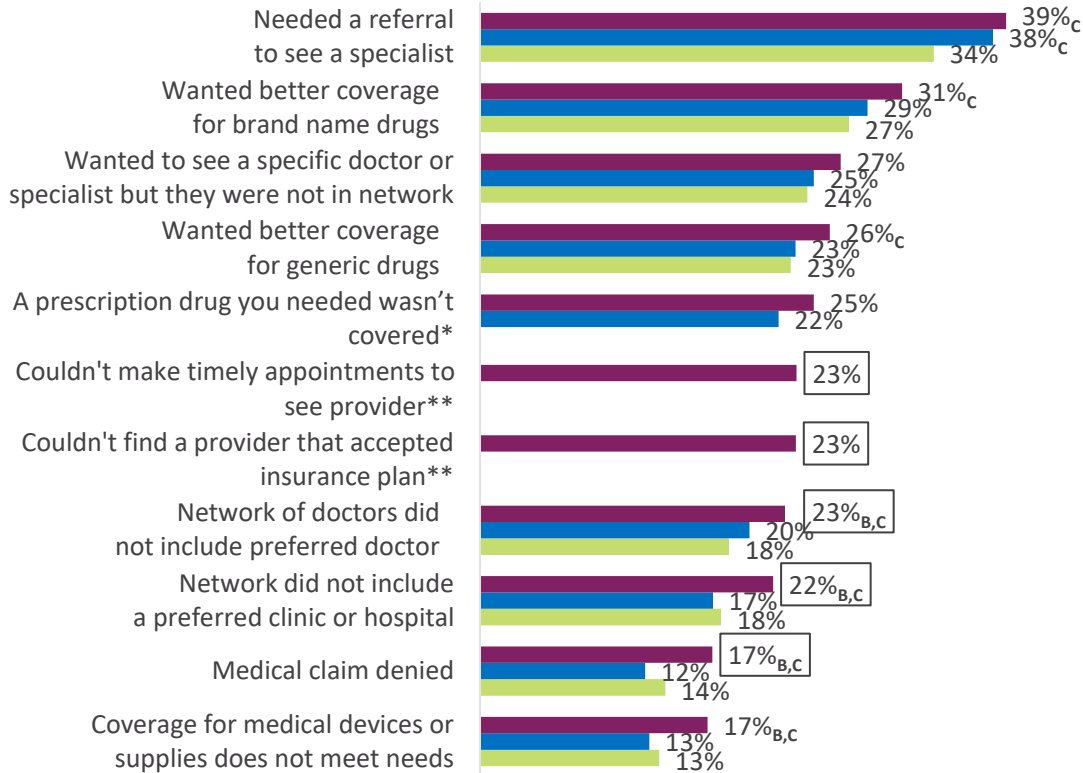
Base: Report-Year and Prior-Year IFP Insured, Not Forced to Switch

Multiple Response

■ 2024 Experiences, n=2,022 (A)

■ 2023 Experiences, n=1,913 (B)

■ 2022 Experiences, n=1,859 (C)



Letters indicate statistically significant difference from corresponding group, $p < .05$.



As seen on the chart above, significantly more ACA members in the 2024 OEP indicated their frustration with networks that did not include their preferred doctor or hospital compared to 2022 or 2023. About a quarter of members indicated that they struggled to make a timely appointment, and an equal percentage indicated that they couldn't find any providers who accepted their insurance.

Today's frustrated consumers will make themselves heard about access. For now, that appears to be by voting with the click of a mouse rather than at town halls and ballot boxes.

As seen to the right, even in a year where silver benchmark premiums only increased about 3% in FFM states, MOOPS decreased by about the same, and deductibles dropped by an impressive 10%, total switching still rose from 30% to 34%. Company switching inched up from 13% to 16%.

Much of the fate of the ACA and its members will play out as the rules driving the marketplace change over the coming months. But regardless of whether expanded subsidies stay or go, consumers in the market are demanding that their carrier provide them the access they need. And if they don't, they will simply click over to a different plan in future OEPs until they find one that will.

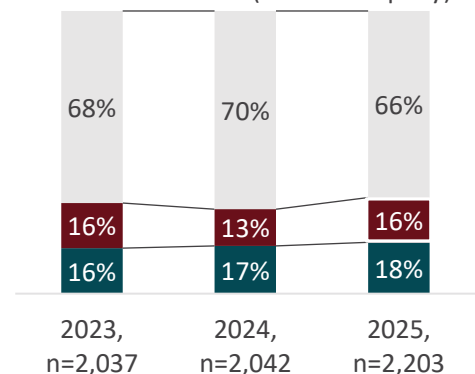
COMPANY VS. PLAN SWITCHING BY YEAR

Base: Report-Year and Prior-Year IFP Insured
(Excluding New-to-IFP)

■ Renewers

■ Company switchers

■ Plan switchers (within company)



Don't miss these offerings related to the Individual and Family Plan Shopping and Switching Study:

- [Individual and Family Plan Benefit Design Conjoint Study](#) provides both analysis and an online simulator where you can gauge consumer appetite for richer or leaner benefits, providing fresh insight on how consumers may react to ACA subsidies changes.
- [Commercial Group, ICHRA, and Alternative Health Plans Study](#) provides insight into non-traditional solutions affecting both the ACA and commercial group markets and is a must-have for any plan designer looking to understand ICHRA consumers or the potential for copay-only insurance plans to disrupt the market.
- [Individual and Family Plan Member Experience Study](#) identifies the experiences that either inflate or depress loyalty that carriers can be more informed on how to hold onto their ACA members, including experiences with access to care.

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.