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SINGLE INSIGHT POINT

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2025 MEDICARE DIGITAL TOOLS STUDY

Not Your Great-Grandfather's Technology Adoption

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Deft Research recently published the 2025 Medicare Digital Tools Study. This national market research report of nearly 2,700 consumers with Medicare coverage examines the role of digital tools in seniors' lives generally, and specifically with respect to healthcare and health insurance. The full 80-plus page report contains robust analysis and reporting on:

- General adoption of technology and potential for exposure to digital marketing
- How seniors shop for Medicare coverage online, access portals, and engage with healthcare technology
- Seniors use and perceptions of generative AI tools
- Openness of seniors to using digital technologies for managing chronic health conditions, especially C-SNP qualifying conditions

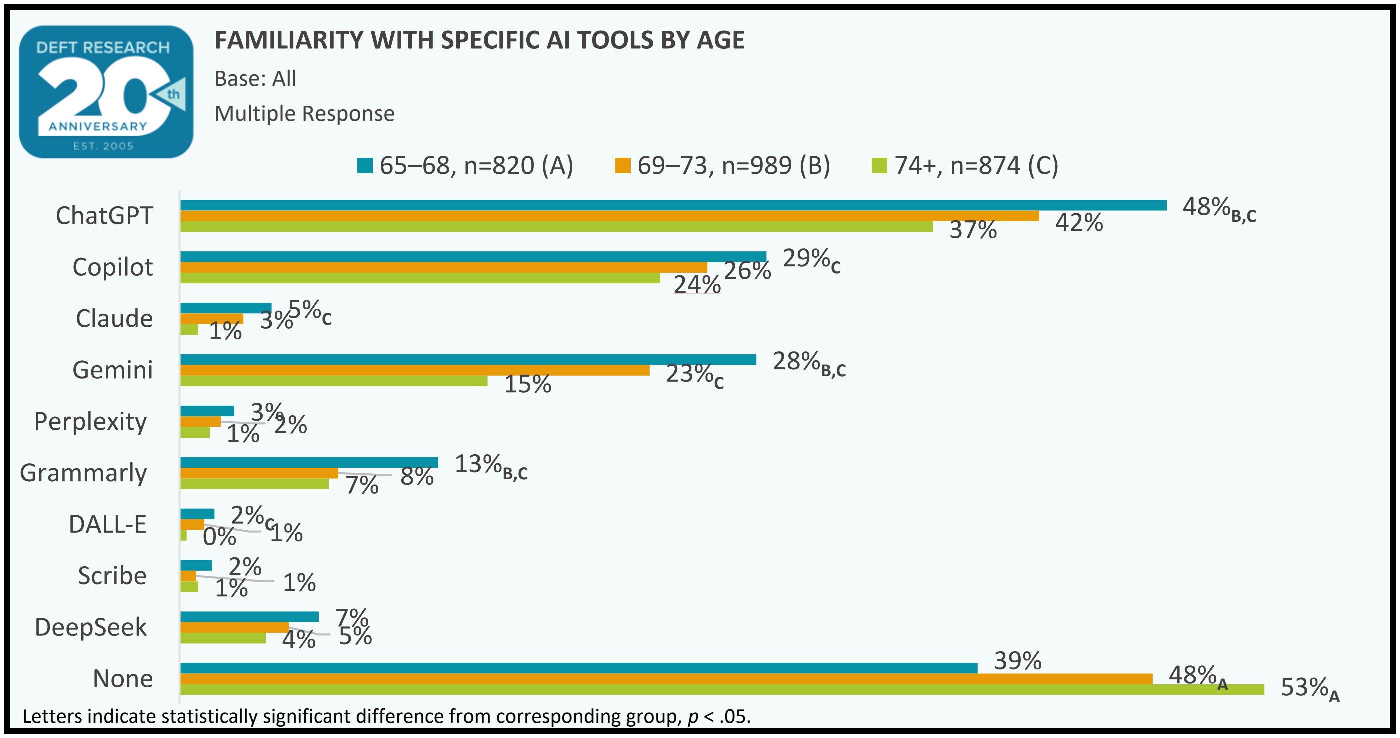
This Single Insight Point (SIP) will explore one finding from chapter #1 of the full report pertaining to the degree to which seniors have already started using AI tools. Purchasers of the full report will have a deep dive into the role of digital technologies in seniors' lives.

Armed with the insights from the Medicare Digital Tools Study, carriers, brokerages, marketers, and consultants alike will be better positioned to respond to the rapidly changing technology landscape that Medicare eligibles are in today. For more information on the rest of the report, please contact your Deft Research Client Services associate or email info@deftresearch.com.

Technology can change in what feels like the blink of an eye. In less than 20 years, we've gone from smartphones being a niche consumer product to ubiquitous, connecting us to the rest of the world almost anywhere we are. And as technology becomes more and more a part of our lives, it can be easy to forget just how different life is as a result. Want to check on how your favorite football team is doing? Take out your phone and check the score. Worried about the clouds rolling in while you're at the park? Take out your phone and check the weather app. Lose power in a storm and your lights go out? Take out your phone and turn on the flashlight. For better or worse, the ways we interact with the world have been shaped and re-shaped as technology has improved.

While the non-stop attention (and scrutiny) directed at AI makes it feel like old news, it hasn't even been three years since OpenAI first publicly released ChatGPT. In the few short years since, AI has been catapulted from the subject of science fiction to a technology that has competing offerings from a variety of platforms (DeepSeek, Claude, Gemini, Copilot, Perplexity, Grok, Meta AI, and many, many more). Even those of us who haven't sought out AI are being exposed to it through AI integrations with apps and tools we already use, like AI overviews on Google searches. While all the ways AI will impact the world are not clear, it's apparent that big changes are already taking place and that more are coming.

But despite all these technological changes, it may seem reasonable to assume that seniors would not be first in line to adopt this emerging technology. Medicare, which marked its 80th birthday just two months ago, would certainly seem like an area insulated from technological change. And for the Medicare industry, it would seem reasonable to sit back and allow other industries to take the lead on figuring out the implications AI has for consumer behavior and preferences… right?



Not so much. Just like their younger counterparts, about half of seniors age 69 or older have used an AI tool, and three in five of those age 65-68 have. Sure, not all uses of AI impact health insurance or healthcare. Finding recipes, getting dining recommendations, or just having a conversation? No big deal. But when it comes to seniors starting to use AI for researching prescriptions they're taking, health conditions, Medicare, and companies offering Medicare, it becomes apparent that AI tools have only just started shaping Medicare members' decisions. And even as many seniors have begun using AI tools in their personal lives, their comfort with AI applications in healthcare and health insurance is far from a given. Understanding how seniors are already using tools like AI, and what their perceptions of them are, is necessary for knowing how to adapt.

Did you enjoy this Single Insight Point (SIP) from the 2025 Medicare Digital Tools 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 Medicare Digital Tools Study:

- Paired with digital consumerism information in the 2025 Medicare Digital Tools study, Market Assessments can help your organization easily assess market sizes and identify where it may be easiest to reach seniors this coming AEP. Assessments are available for the Medicare, Age-In, and SNP markets.
- Medicare Member Experience Study shows what causes attrition, switching intention, and lower CAHPS scores, and can help you better engineer your digital member experience for higher scores.
- Custom Research can help you answer the tough questions facing your organization about the digital behavior of consumers going into and throughout the 2026 AEP.

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.