



## SINGLE INSIGHT POINT

### 2025 MEDICARE MEMBER EXPERIENCE STUDY

#### **The PY 2025 Medicare Disruption Has Left Wounds That Are Still Festering Today. Is There a Salve That Can Restore Order to the Market?**

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Deft Research recently published the *2025 Medicare Member Experience Study*. This national market research report of over 3,100 Medicare eligibles in MA, MedSupp, and Original Medicare Only examines the 2025 experiences seniors had and how those may affect their loyalty and CAHPS scores. The full 80-plus page report contains robust analysis and reporting on:

- What drives MedSupp and MA KPIs, including how various large brands are performing
- How 2025 disruption in MA and sharp premium increases in MedSupp are sparking coverage surprises, and what that means for long-term loyalty
- The link between the use of various MA supplemental benefits and quality metrics
- How carriers can best manage outreach and issue resolution with disruption-weary members
- Senior preferences for carrier communication and how that links to loyalty
- ...and much more

This Single Insight Point (SIP) will explore one finding from the full report pertaining to how benefit disruption first communicated in September of 2024 is still causing pain as we approach 1/1 and 2026.

Armed with the insights from the *Medicare Member Experience Study*, carriers, marketers, and consultants alike will be better positioned to address member issues as the market looks to course correct in 2026. For more information on the rest of the report, please contact your Deft Research Client Services associate or email [info@deftresearch.com](mailto:info@deftresearch.com).

If not for the approximately 2 million MA members who were termed in 2025, the approximate 1.7 million members termed for 2026 would have been a record.<sup>1</sup> But the compounding effect of back-to-back years with the largest and second largest term numbers since the inception of the Medicare Advantage program will leave its own mark. That mark is a damaged image of private insurance that seniors may not soon forget—a wound of sorts.

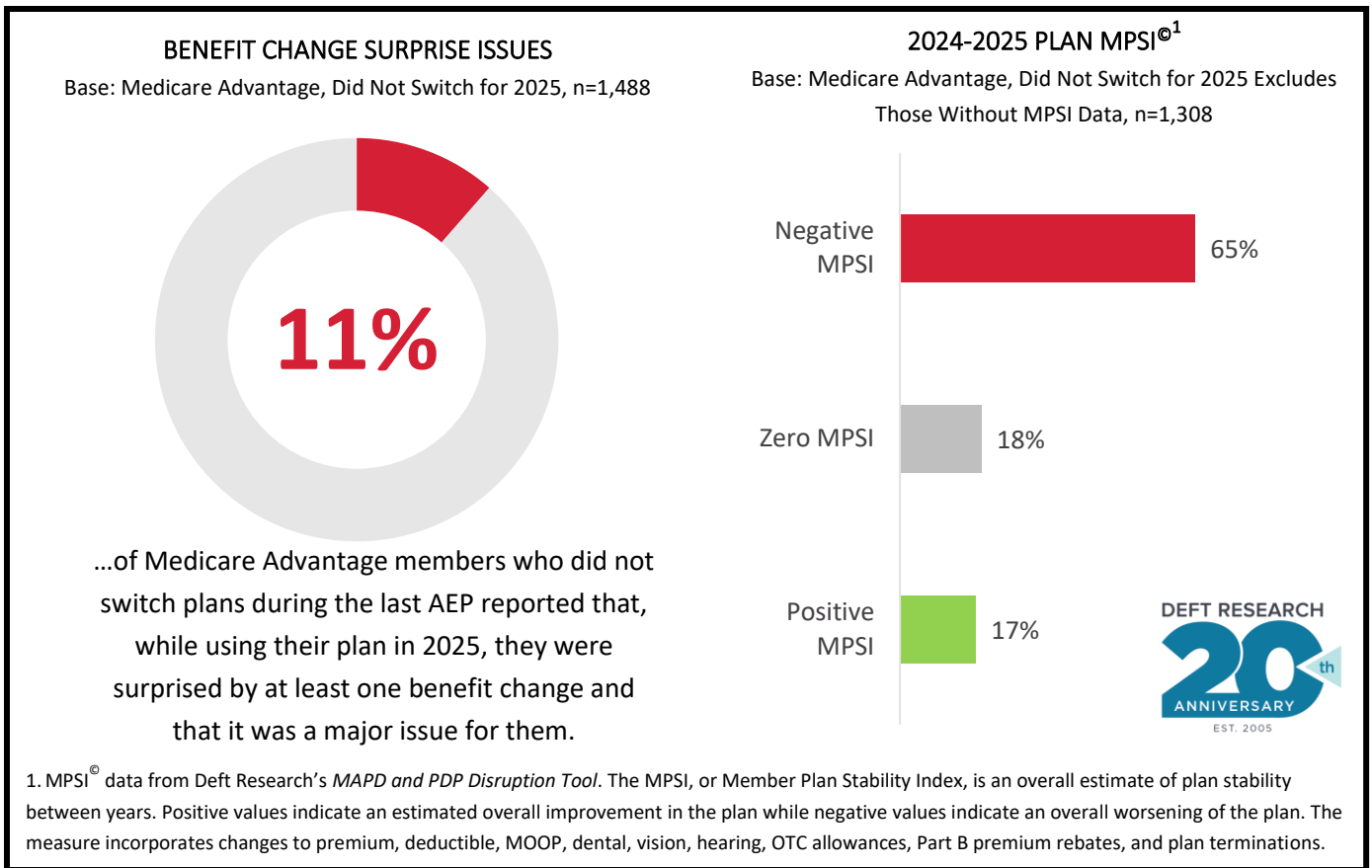
<sup>1</sup> Deft Research 2025 MAPD + PDP Disruption Tool. At the time of publication, CMS crosswalk files have not been released, leading to incomplete data around plan exits. A final number of terminated MA members is not yet available.

The 2025 Medicare Member Experience Study shows that NPS<sup>2</sup> for MA and MedSupp dropped by 9 and 10 points respectively. At no point in the history of Deft Research and this study had either private Medicare option suffered a yearly decline on that order until now. The worst yearly decline for MA alone had been just 2 points in 2018—the year before supplemental benefits put the market on a KPI sugar high that lasted right up until October 2024 and that fateful day that 2025 ANOCs hit.

Those 2025 ANOCs contributed to a record 16% of non-SNP MA members who chose to switch in the 2025 AEP (another 6% were forced to switch). But as countless Deft studies have shown, not all seniors pay close attention to their ANOCs, and not all seniors fully grasp benefit changes after reading other plan documents or consulting with agents. Fewer than 6 in 10 seniors could even recall receiving their 2025 ANOC when Deft asked them just prior to the 2025 AEP.<sup>3</sup> For some seniors, those benefit changes are only realized when the senior goes to use their coverage—perhaps for an emerging health need—and they are confronted with a rude awakening: their coverage is not what they thought it was.

These epiphanies began in Q1 of 2025 and led to a record number of switchers in the Medicare OEP (15%)<sup>4</sup> but also persisted throughout the rest of the benefit year, causing another record percentage of MA seniors to have an “itch to switch” leading up into this 2026 AEP: 21%.<sup>5</sup>

For those of you keeping score, that’s not one, not two, but three records related to MA switching over the course of less than one year. And all of this incessant switching is related to just one AEP of disruption!



<sup>2</sup> NPS measured through asking likelihood to promote one’s carrier on a zero to ten scale. Respondents with a response of zero to six (detractors) are subtracted from the percent of respondents with a response of 9 or 10 (promoters).

<sup>3</sup> Deft Research 2024 ANOC Pulse Study.

<sup>4</sup> Deft Research 2025 Medicare Member Onboarding Study.

<sup>5</sup> Deft Research 2025 AEP Gut Check Study.

As the charts on the previous page depict, 11% of MA seniors who did not switch plans last year noted a benefit change when they tried to use their benefits, and they classified that benefit change as “a major issue.” Expect these beneficiaries to right that wrong in the 2026 AEP and move to the next best plan still standing—further perpetuating the switch-heavy environment carriers operate in today.

Is there anything that can slow down this high churn? Don’t count on mild 2026 ANOCs to do the trick. Deft’s *MAPD + PDP Disruption Tool* shows that benefit degradation for this year looks to be on par with what caused all of this last year.

No, the salve that will heal MA seniors’ wounds from the 2025 AEP won’t come this year in terms of richer coverage and broader access. Two years of sky-high utilization and woefully poor CMS reimbursement means this switching cycle will be at least two years in the making. What will ease the pain for all stakeholders in the industry is better communication to seniors about their coverage and how it is changing. Deft’s *2025 Medicare Member Experience Study* looks at the changing communication preference for seniors and how the right mixture of email, mail, outbound telephone calls, and even text messages are all in order.

Carriers must rev communication efforts up as recent commission changes may leave the independent agent less eager to do this sort of work for carriers. ...work they were never paid for before but work they did because they were at least being paid for their enrollment services—something now that is less than guaranteed.

The changes that seniors have confronted over the last 12 months have made them eager to pay more attention to carrier communications going forward. For carriers looking to hold onto their current membership for the better reimbursement days ahead, that starts with thoughtful and varied communications through the end of the AEP, and robust and tailored communications beginning on 1/1 with new packets. Expect your customers to pay more attention to what you tell them than ever before. In the end, that may be the lasting effect of all the 2025 disruption. The old “once bitten, twice shy” adage comes to mind.

It's time to hit the reset button with senior communications for 1/1. You have their attention now. Your customers are ready to listen. How will you say what you need to say?

Did you enjoy this Single Insight Point (SIP) from the *2025 Medicare Member Experience 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 Member Experience Study:**

- [MAPD + PDP Disruption Tool](#) provides detailed market summaries of benefit changes from a national view all the way down to the county level, helping you anticipate shifts in 2026 enrollment. Despite limited public file availability from CMS due to the current government shutdown, data for most key 2026 benefits is now available in the tool!
- [Custom Research](#) can help you answer the tough questions facing your organization about your member experience (and those of your competitors) as you prepare for 2027.
- [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.

**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.