DEFT RESEARCH
AN INTEGRITY COMPANY

SINGLE INSIGHT POINT

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2026 MEDICARE AGE-IN STUDY

In Medicare, the Apple Does Not Far Fall From the Tree

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Discussions about Medicare among family and friends are common among Age-Ins. At Deft, we typically think of these discussions as an important influence on decisions during an Age-In's upcoming IEP (or, for those delaying enrollment, their first Medicare election). Age-Ins who are leaning towards MedSupp are more likely to have heard mostly negative things about Medicare Advantage, and those who are leaning towards Medicare Advantage are more likely to have heard mostly positive things about the program.

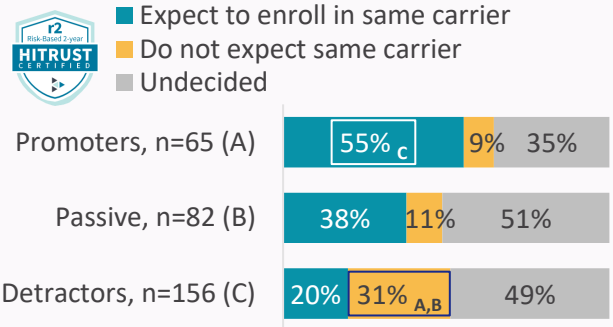
Medicare-enrolled parents can play a particularly important role in Age-Ins' expectations around Medicare. Approximately three-quarters of Age-Ins who have a parent who is or was enrolled in Medicare Advantage expect that they themselves will enroll in MA, nearly 1.75 times the rate that Age-Ins with MedSupp-enrolled parents expect to choose MA. While "only" 39% expect to follow in their parents' footsteps, Age-Ins with MedSupp-enrolled parents are still considerably more likely to expect to enroll in MedSupp than their counterparts with MA-enrolled parents.

This tendency extends beyond just coverage type and into carrier as well. About a third of Age-Ins with parents in private Medicare coverage expect to enroll with their parent's insurer when they enroll in Medicare, with most of the remainder reporting themselves as undecided.

However, this expectation shifts based on the Age-In's impression of their parent's insurer. As shown to the right, among promoters of their parent's Medicare insurer, half expect to enroll with the same insurer when they enroll in Medicare, with an additional third reportedly undecided (leaving only about 1 in 10 who expect to not enroll with the same insurer). However, among detractors, a third expect not to enroll with the same insurer and only one in five expect to enroll with their parent's insurer.

EXPECTATIONS TO ENROLL IN SAME INSURER AS PARENT BY NPS RATING OF PARENT'S INSURER

Base: Age-Ins, Parent in Private Medicare Coverage



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

Creating a positive experience for a Medicare member has an obvious positive effect on that individual, which can be extended to the people they talk to in the moment. But this positive experience, especially if it is easily visible to the people supporting that member, can translate into additional positive impressions for years to come. Conversely, negative experiences can impact not just the members having those experiences (and the people they tell about it in the moment) but also new member acquisition efforts into the future.

Did you enjoy this Single Insight Point (SIP) from the 2026 Medicare Age-In 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.

Deft Research recently published the 2026 version of the Medicare Age-In Study, a yearly report a comprehensive look at older adults and seniors aging into Medicare, including their expectations, preferences, and behaviors. The report contains detailed insight gathered from a study of over 1,800 Age-Ins and recently enrolled Medicare members nationally.

In addition to providing a detailed view of Age-In's expectations in retirement, shopping habits, and likely coverage choices, the study also examines the health behavior, interactions, and care obligations of Age-Ins to help quantify the impacts on expected enrollment decisions and future care use. This includes examining propensity to attend the Medicare Annual Wellness Visit and receive screenings, utilization history, the impact of being a caregiver, and the role agents play in care facilitation. For more information on the rest of the report, please contact your Deft Research Client Services associate or email info@deftresearch.com.

Don't miss these offerings related to the 2026 Medicare Age-In Study:

- **National Medicare Health Segmentation Study** illuminates health segments within the senior population so organizations can best serve their unique needs.
- **National Supplemental Benefit Conjoint and Ancillary Products Study** helps you design the most attractive supplemental options while balancing costs and gauging interest in ancillary products. Select from one or both of the following:
    - *Medicare Advantage Version*: focuses on traditional supplemental benefits
    - *MedSupp/OMO Version*: focuses on the Dental/Vision/Hearing bundle
- **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.

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Keep the insights coming all year with our syndicated studies.

The **2026 Senior Market Insights Service** includes the following studies:

- **National Medicare Health Segmentation Study** illuminates health segments within the senior population so organizations can best serve their unique needs.
- **National Supplemental Benefit Conjoint and Ancillary Products Study** helps you design the most attractive supplemental options while balancing costs and gauging interest in ancillary products. Select from one or both of the following:
    - *Medicare Advantage Version*: focuses on traditional supplemental benefits
    - *MedSupp/OMO Version*: focuses on the Dental/Vision/Hearing bundle
- **Medicare Shopping and Switching Study** examines senior consumerism during the AEP and highlights what made members venture to new products.
- **Influences of Part D in MAPD and Standalone Coverage Study** explores how the tiered placement of specific, common medications influences MAPD and Part D consumerism.
- **SNP (C-SNP and D-SNP) 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 and Management Study** explains how to update existing members and onboard new ones after the AEP. It also highlights what worked well in member services and education, and where improvements are needed for the next year.
- **Medicare Age-In Study** identifies strategies to boost acquisition and reduce early retention risk, while analyzing trends in self-insurance and recommending ancillary products for those not interested in MA or unable to afford MedSupp.
- **SNP (C-SNP and D-SNP) Experience Study** provides carriers and agencies with a blueprint to best serve dual eligibles and/or those with specific demanding health conditions.
- **AEP Gut Check Study** is a "must have" for carriers, agencies, and consultants. It assesses the pain points, service failures, and plan experiences that carriers and agents must address as we near the AEP.
- **BONUS: How the U.S. Consumer Selects a Provider and Health System Study** is the first-of-its-kind study, we look across the broad U.S. healthcare consumer landscape.
- **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.
- **MAPD + PDP Disruption Tool** provides detailed market summaries of benefit changes from the national to the county level, helping you anticipate shifts in 2026 enrollment.
- **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.



Our **2026 Commercial Market Insights Service** studies for the Individual Under 65 Market include:

- **National ACA On and Off Exchange Benefit Design Conjoint Study** shows the premium-based tradeoffs that under-65 beneficiaries will make in the subsidized/on-exchange market as well as the non-subsidized/off-exchange market.
- **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.
- **ICHRA Study Part I: Brokers and Employers** examines two of the three stakeholders who will decide ICHRA's trajectory in the near term: employers looking to untangle health insurance from employment and brokers who will (or will not) facilitate that transition.
- **ICHRA Study Part II: Employees** chronicles how employees managed through cost increases, the impact on them, and how it compares to employees in traditional group coverage who may have faced less dramatic premium increases.
- **BONUS: How the U.S. Consumer Selects a Provider and Health System Study** is the first-of-its-kind study, we look across the broad U.S. healthcare consumer landscape.
- **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.