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2026 MEDICARE DIGITAL TOOLS STUDY

Different Sources for Different Needs

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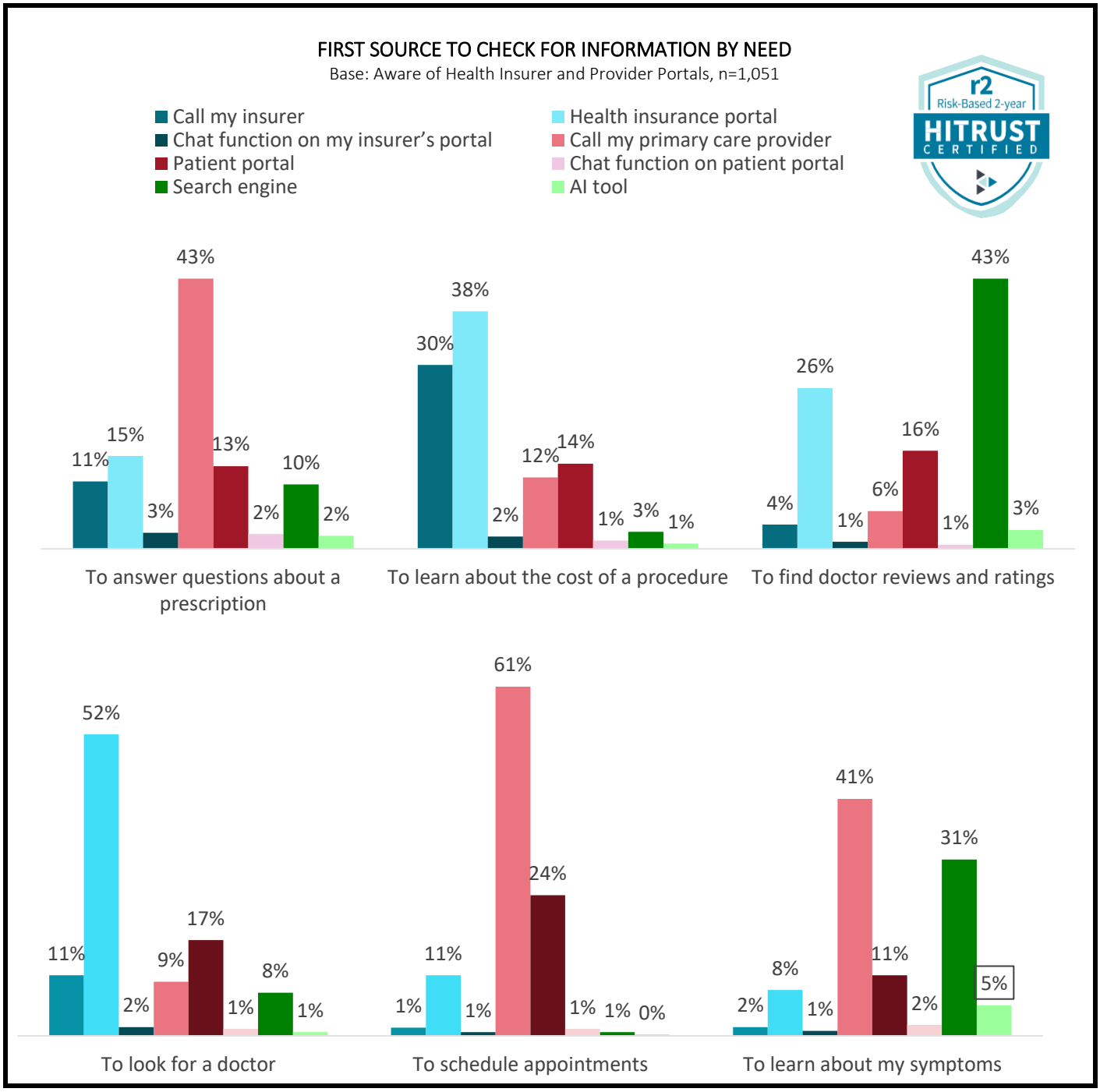
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Deft Research recently published the 2026 Medicare Digital Tools Study, which examines seniors' utilization and perception of digital tools in their everyday lives when addressing healthcare or insurance needs. While seniors' use of digital tools for video streaming and social media has dramatically increased, the use of carrier digital tools has not seen similar growth. Carriers can encourage seniors to increase their use of digital tools, such as portals, by building on the trust seniors already place in their brands. However, although seniors may initially turn to AI tools and online research first, they often complete healthcare-related tasks by calling their clinic or carrier, highlighting the need for continued investment in a strong customer service call center.

The feature below further examines where seniors turn for assistance with healthcare-related information gathering and tasks.

Online insurer and provider portals can be close to a one-stop shop for many healthcare- and health insurance-related needs. For seniors who are aware of both types of online portals, the resource they use to take care of these needs heavily depends on the task at hand. Some tasks—finding doctors and determining the costs of a procedure—tend to fall to their insurer. Other tasks—scheduling appointments and finding information about prescriptions—more often fall on the provider. Other information-gathering tasks, most notably provider reviews, are most often done on the general internet, outside the provider's or insurer's ecosystems.

Within information sources, seniors typically prefer one mode of contact over another, as shown on the following page. For these tasks generally associated with provider, seniors more often turn to the phone than their portal. When faced with tasks most often associated with their insurer, the portal is more commonly the first resource. However, while the portal does still have an edge, calling the insurer is also popular for finding information on costs. When seeing information about symptoms, seniors primarily use two modes: calling a provider or conducting a general internet search.



While a one-size-fits-all approach to providing resources and information to members may be tempting, it is important to remember that not all tasks are viewed the same. Even if portal use is very high among carrier's members for doctor lookups, that may not translate to a desire to use the portal for cost information and won't necessarily carry over to wanting to use an insurer's portal at all for more provider-associated tasks. Seniors' preferences are likely not set in stone—as technology and norms change, so too may the tools seniors most associate with these tasks. Before the internet, after all, no task could be "a portal task"! But understanding where seniors are now may help meet their needs in the meantime.

Deft Research recently published the 2026 Medicare Digital Tools Study. This national market research report, based on responses from nearly 3,000 seniors in Medicare Advantage, MedSupp, or Original Medicare Only, discusses seniors' utilization of digital tools for everyday life and for healthcare-specific tasks, providing carriers with knowledge of marketing strategies and engagement tactics for their portals and call centers. For more information on the rest of the report, please contact your Deft Research Client Services associate or email info@deftresearch.com.

Did you enjoy this Single Insight Point (SIP) from the 2026 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 60-plus pages of insightful reporting.

Don't miss these offerings related to the 2026 Medicare Digital Tools Study:

- **AEP Signals and Readiness Study (Formerly 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.
- **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 2027 enrollment.

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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 Signals and Readiness Study (Formerly 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.
- **How the U.S. Consumer Selects a Provider and Health System Study** is a first-of-its-kind study, looking across the broad U.S. healthcare consumer landscape at the experiences of consumers with their primary care providers, including searching for new providers, how provider relationships impact health system loyalty, and deep dives into preferences by insurance coverage type, age/life stage, health needs, and more
- **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 2027 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.
- **How the U.S. Consumer Selects a Provider and Health System Study** is a first-of-its-kind study, looking across the broad U.S. healthcare consumer landscape at the experiences of consumers with their primary care providers, including searching for new providers, how provider relationships impact health system loyalty, and deep dives into preferences by insurance coverage type, age/life stage, health needs, and more
- **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.