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SINGLE INSIGHT POINT

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2026 SNP (C-SNP AND D-SNP) EXPERIENCE STUDY

When Assistance for Duals Falls Short

Jordan Simundson, Director of Research

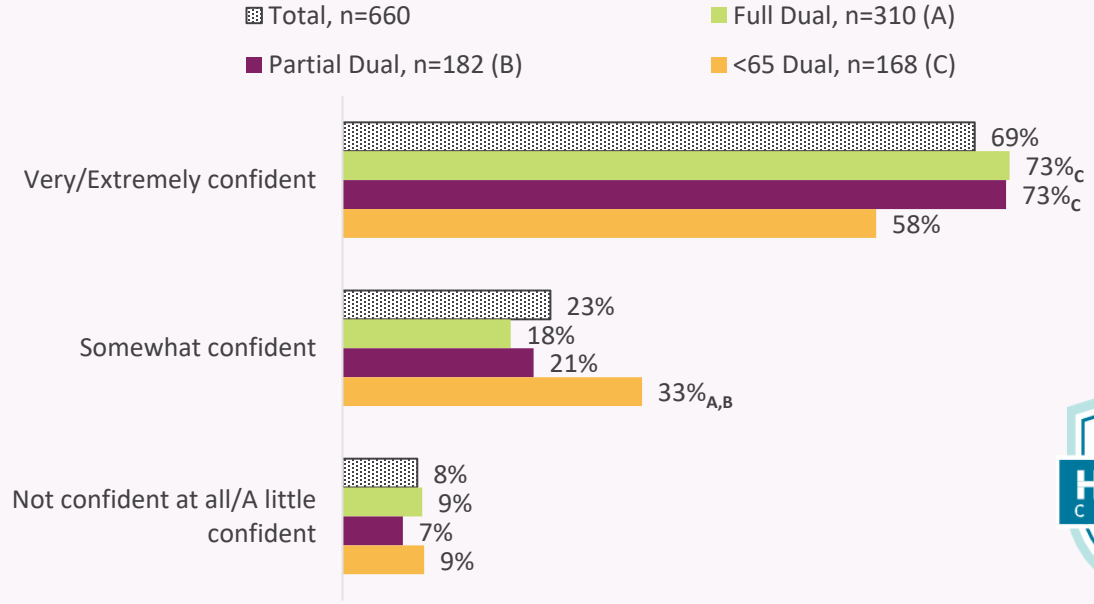
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Care coordination is a top priority for CMS and state agencies when it comes to Dual Eligibles. The end of so-called "look-alike" D-SNP plans and the phasing in of D-SNP care integration requirements have shifted Duals toward a more highly coordinated experience. And over the last few years, the drive to move Duals toward integrated care has culminated in nearly one million more Duals receiving coverage through a D-SNP since the start of 2023, despite the number of Dual eligibles remaining nearly flat during that timeframe.

With Duals increasingly receiving coverage that aims to coordinate care and streamline access, it's worth understanding the impact of this coordination on care experiences and needs. Do they feel they have access to the care they need, the ability to navigate finding it, and adequate support managing their health? Or, is there still room for improvement, and if so, where?

CONFIDENCE IN MANAGING OWN HEALTH DAY-TO-DAY BY DUAL TYPE

Base: MA Duals



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

Overall, Duals are generally positive about being able to manage their care, with 7 in 10 Duals indicating high confidence in their ability to manage their day-to-day health. Senior Duals—whether full or partial—report having higher confidence in their ability to manage their day-to-day health than Duals under 65. Furthermore, 25% of under-65 Duals reported that it was not easy to obtain the care they need, compared to only 14% of seniors.

While under-65 Duals have may have youth on their side (at least relative to their senior counterparts), they face other disadvantages. In order to qualify for Medicare prior to age 65, they all must have some form of disability or serious ailment. As a result, under-65 Duals likely have a wider and more complex variety of physical and behavioral health needs than seniors.

Meeting the health and social support needs of Duals, particularly those under 65, is no small feat, and under-65 Duals don't face disproportionate barriers simply because they've been forgotten. In fact, despite these indications that under-65 Duals need greater assistance with care and managing their day-to-day health, they're nearly twice as likely to say that they have someone providing in-home support with activities of daily living. While truly solving many of these issues goes beyond the reach of any health plan, carriers can still aim to improve outcomes for their members by providing additional support where it's needed most.

Deft Research's 2026 SNP (C-SNP and D-SNP) Experience Study investigates the plan experiences that Dual eligible consumers and Medicare beneficiaries with C-SNP qualifying conditions have encountered during the first portion of 2026. Carriers, agencies, and policymakers alike can benefit from insight into experiences SNP consumers have had, how these experiences have impacted care, detailed information on members' adherence to both medical care and prescription medication, and the study's investigation of the impact non-adherence may have on members' care experience. 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 SNP (C-SNP and D-SNP) 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 2026 SNP (C-SNP and D-SNP) Experience Study:

- **SNP (C-SNP and D-SNP) Acquisition Study** provides insights into the rapidly growing segment of seniors with Medicaid eligibility (D-SNP or otherwise) or a chronic condition, examining how they shop and consider new coverage.
- **Medicare Member Experience Study** shows what causes attrition, switching intention, and lower CAHPS scores in the traditional Medicare population, helping carriers to better engineer member communications and customer service for higher scores.
- **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

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.
- **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 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.