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2025 INDIVIDUAL AND FAMILY PLAN MEMBER EXPERIENCE STUDY

With the Clock Ticking on Enhanced Subsidies, Is Affordability, Access, or Both the Greatest Longterm Threat to the Future of the ACA?

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Deft Research recently published the 2025 Individual and Family Plan Member Experience Study. This national market research report of over 2,200 consumers with Affordable Care Act (ACA) qualified health plans helps the industry understand what are the experiences that drive these consumers to be loyal to their current carrier—particularly in this era of rampant switching--and how delivering on what matters the most is more critical now since the cost of coverage is on the rise. This Single Insight Point (SIP) touches on one finding from the broader report as it relates to the relative importance of cost compared to access when it comes to loyalty.

The full 100-plus page study contains robust analysis and reporting on:

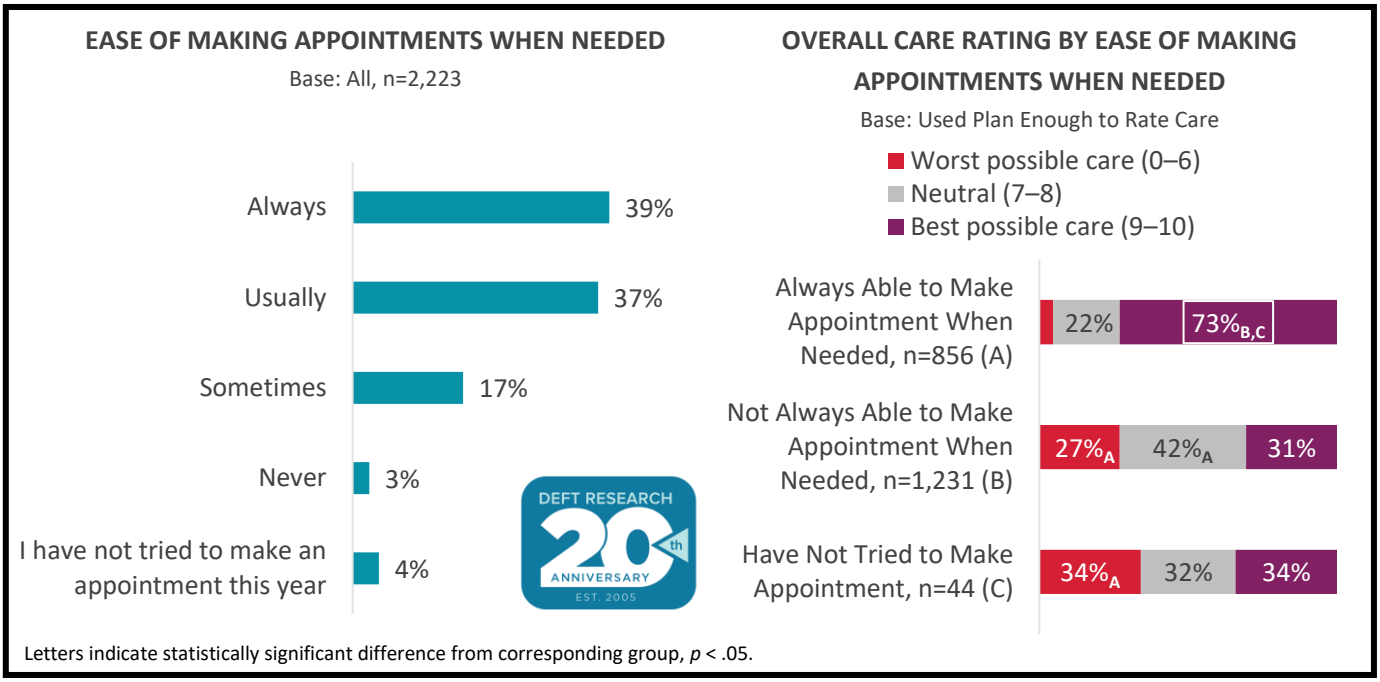
- How Key Performance Indicators (KPIs) have moved over time in the ACA market
- What are the drivers most associated with loyalty
- What impressions do members have of various carriers
- What is the impact of digital care on loyalty
- What matters the most when it comes to customer service
- How can carriers engineer an ideal onboarding experience
- … and many more topics all designed to help the industry jumpstart their 2026 plan year and 2027 planning

Armed with the insights from the Individual and Family Plan Member Experience Study, carriers, agencies, and consultants alike will be better positioned to win in the new year and beyond as the market looks to settle into its new government funding reality. For more information on the rest of the report, please contact your Deft Research Client Services associate or email info@deftresearch.com.

The government funding impasse between the Republicans and the Democrats recently resulted in an all too predictable nothingburger, where the primary reason the government shut down in the first place—no resolution on expiring ACA enhanced subsidies—is still the case some 40 plus shutdown days later with the government once again open for business. Now, with little political momentum on the right side of the aisle

to do anything before 12/31—but likely something before the midterm elections in 2026—the industry is set to possibly fly blindly into the new year and 2027 bid designs.

The extension or expiration of the additional subsidies definitely poses an affordability issue for the market with the average consumer needing to find an additional 3 to 4% of their pre-tax income to spend on premiums just to keep pace with expected hikes. But the existential threat to the ACA may not just be what happens to IRA era subsidies come 12/31, but also what happens to the perception consumers have of access.



As seen on the left chart above, only about 4 in 10 ACA members feel it is "Always" easy to make appointments when needed. And nearly 3 in 10 consumers indicate it takes three weeks or longer to be seen with 11% reporting wait times of a month or longer. For consumers who purchased health insurance for the first time during the subsidy expansion era, the threat of cost increases is now real. Too many may realize that the promise of affordable healthcare actually turned out to be unaffordable in the end. While at the same time, many are coming to the realization that the care promised is proving to be all too inaccessible.

The Individual and Family Plan Member Experience Study includes a driver analysis that illuminates the member experiences that carriers must engineer in order to better retain existing members. It tests more than a dozen experiences that are dissatisfying to members and then shows to what degree these elements drive loyalty. To no one's surprise, "Satisfaction with the cost of coverage" is an important factor in why ACA members want to stay with their carrier or leave. Currently, **35%** of IFP members are dissatisfied with their cost of care, and that number is sure to go up regardless of what happens with enhanced subsidies. But more consumers today—**40%**—are frustrated with "Ease of Finding appointments with Preferred Providers."

Both access and the cost of that access are issues impacting loyalty; but at least for now, the combined pain point consumers have is that what they are paying is not generating the access that they need. Sooner or later the politicians will show the path forward for the ACA market and help the industry understand what

the cost of care will be for various FPL groups. But the industry must ensure now that whatever that cost is, it pays for real access consumers currently feel they lack.

Did you enjoy this Single Insight Point (SIP) from the 2025 Individual and Family Plan 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 100-plus pages of insightful reporting.

Don't miss these offerings related to the 2025 Individual and Family Plan Member Experience Study:

- 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.
- Custom Research can help you answer the tough questions facing your organization about the IFP market going into and throughout 2026. Be better informed on how to react to changes affecting IFP consumers with custom research.
- 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.

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.