

2025

Commercial Market Insights Service

Product Catalog



About Deft Research

As the leading market research firm for the health insurance industry, Deft Research provides timely, reliable insights to insurance carriers, agencies, and consultancies nationwide. Our specialties include product testing, member experience, predictive modeling, brand tracking, communications, and market assessments. Our syndicated products, known as Market Insights Services, are the health insurance industry's leading source for attitudes, opinions, and behaviors of key decision-maker populations, including consumers, agents and brokers, employers, and plan stakeholders.

Contact Deft

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THE LEADING SOURCE FOR HEALTH INSURANCE INSIGHTS

Deft Research's Commercial Market Insights Service (CMIS) is an industry standard for anyone developing, marketing, or selling within the constantly changing under-65 health insurance landscape. In fact, we have studied consumers, employees, and employers in both the Individual and Family Plan (IFP) and the Group Health insurance markets since the Affordable Care Act (ACA) passed in 2010.

CMIS includes a series of quantitative market research reports that identify trends in the ACA market, generational differences in benefit preferences, and the coverage Group members want should ICHRA displace them into the ACA or should they be offered Alternative Health Products. Our 2025 CMIS Product Catalog can help you identify Deft's most valuable research offerings for your organization.

CMIS OFFERINGS FOR 2025

Enjoy the same actionable insights that a majority of the top 25 ACA carriers rely on to design, market, and sell their under-65 plans. The following studies will be available in 2025.

Syndicated Studies

- » Individual and Family Plan Benefit Design Conjoint Study
- » Individual and Family Plan Shopping and Switching Study
- » Commercial Group, ICHRA, and Alternative Health Products Study
- » OEP Gut Check Study
- » Individual and Family Plan Digital Tools Study
- » Individual and Family Plan Member Experience Study

INCLUDED WITH EVERY STUDY

In-Depth Market Research

Deft includes insightful data, charts, and commentary with each study. Reports range from 70 to 90 slides.

Expert Presentations

Deft's experts bring each study to life through a live presentation.

Custom Analysis

Every study comes with up to three hours of additional time with an analyst so you can tap into custom views of the data.

LOCAL MARKET ADD-ON STUDIES



As an add-on to our national studies, our local market version includes a survey of a local market's general population, plus an analysis tailored to your needs. These studies are generally completed about four to six weeks after the corresponding national studies.

Format Delivery

These studies come in two formats.



Excel: Microsoft Excel tables enable you to analyze the study data.



Adobe PDF: PDF reports provide data as a comprehensive presentation with insights and visualizations built for departmental meetings.

Study Availability

Local market oversamples are only available in select markets and for select studies. Before placing a local market order, please contact your Deft Research Client Services Associate to assess the sample feasibility in your target area.

CUSTOM RESEARCH

Custom research solutions provide answers to your unique business questions so you can take more informed action. Our most common custom projects are listed below. However, we can fulfill any of your quantitative or qualitative consumer insights needs, including segmentation studies, price sensitivity studies, concept tests, and more.

- » Benefit Design
- » Conjoint Study
- » MaxDiff Research
- » List Scoring
- » QRS Diagnostic Service
- » Brand/NPS Tracking
- » Disenrollment Research
- » Focus Groups
- » In-Depth Interviews
- » In-Home Ethnography
- » Message Testing

DEFT ON DEMAND BRINGS INSIGHTS TO LIFE

Deft on Demand is a client-specific portal that includes a video offering in which Deft experts present some of our in-depth, syndicated CMIS studies in interesting and engaging ways. When you purchase select CMIS studies, you also receive access to the study's full-length video and Executive Research Brief. The studies that will be supported on each client's Deft on Demand portal are the *IFP Benefit Design Conjoint Study*, the *IFP Shopping and Switching Study*, and the *OEP Gut Check Study*.

Get a Taste of What Full Access Brings

2023 ACA Conjoint Study

[Watch Now](#)

HELPFUL ICONS

Use these to quickly identify the category, topic, or offerings a CMIS study addresses.



PRODUCT



EXPERIENCE



EXPANSION



MARKETING



SALES



ENGAGEMENT



RETENTION



QUALITY



ANALYTICS



CMIS Syndicated Studies

INDIVIDUAL AND FAMILY PLAN BENEFIT DESIGN CONJOINT STUDY



PRODUCT



SALES



MARKETING



Available January 15, 2025

The enhanced subsidies that drove ACA membership to today's 21.4 million are now up in the air for 2026 and beyond. As a result, carriers and consultants need fresh insights into how consumers may react if those subsidies are extended or reduced to pre-ARP levels. Our 2025 *Individual and Family Plan Benefit Design Conjoint Study* illuminates what the market may look like and gauges consumer appetite for richer or leaner benefits—regardless of how rules and regulations may change.

2025 Key Points

- » Discover which trade-offs Individual and Family Plan (IFP) consumers are willing to make between key plan design elements (e.g., premiums, copays, deductibles) now that \$0 to \$10 premium plans are the norm for 44% of marketplace enrollees.
- » Understand which plan designs appeal to the remaining uninsured (the same group who supercharged the ACA rolls last year) in today's expanded subsidy environment.
- » See how IFP consumer preferences differ with varying levels of subsidies, and how two future subsidy changes (higher or lower) will impact preference.

INDIVIDUAL AND FAMILY PLAN SHOPPING AND SWITCHING STUDY



MARKETING



SALES



PRODUCT



Available February 28, 2025

The escalated ACA consumer total from 2024's OEP may grow larger this year as new carrier participants hit the market, enhanced subsidies stay in effect, and federal spending remains in play for these individual market plans. This study examines the traditional OEP, the channels that best connect with consumers, how these individuals shopped for coverage, and how they chose to enroll for 2025.

2025 Key Points

- » Explore well-established IFP market dynamics and trends, including changes in availability of plans and affordability.
- » Discover how much consumers are aware of possible subsidy decreases—and how carriers need to message around that issue to continue to drive enrollment.
- » Examine the varying degrees of satisfaction with access experienced by both legacy members and new members after the surge of five million new members clogged already-strained networks in 2024.
- » Learn about interest, need, and future market dynamics for dental benefits so you can prepare for when they become an Essential Health Benefit for 2027 and beyond.



LOCAL MARKET

LOCAL MARKET ADD-ON STUDY AVAILABLE

Add on a local market study. With a larger sample of members and prospects in a local market, the report illuminates unique characteristics of members in the area and how they deviate from the national data. This helps plan managers analyze results or tailor campaigns to the specific nuances of their local markets. This study is generally completed about four to six weeks after the corresponding national study. Contact your Deft Research Client Services Associate to assess the sample feasibility in your area.

COMMERCIAL GROUP, ICHRA, AND ALTERNATIVE HEALTH PRODUCTS STUDY



RETENTION



SALES



EXPANSION



PRODUCT

Available June 30, 2025

Individual Coverage Health Reimbursement Arrangements (ICHRA) had a slow start in the COVID years of 2020 and 2021. Nevertheless, some estimates show the program accounts for somewhere between one and two million of today's ACA member total. And recently, others claim that Alternative Health Products (such as Coupe and Surest) have secured more than a million Group enrollees. As employers struggle with unpredictable healthcare costs, both non-traditional solutions appear poised to disrupt the long-standing Commercial Group market. Deft's *Commercial Group, ICHRA, and Alternative Health Products Study* illuminates how current Commercial Group members feel about the potential move to the ACA via ICHRA, and the market potential of copay-only insurance plans.

2025 Key Points

- » Understand the extent to which Commercial Group members are willing or reluctant to move to individualized coverage—and how it is changing—in year two of this study.
- » Commercial Group members who recently converted to ACA (via ICHRA) show high NPS scores—30 points higher than the average Commercial Group member. Learn to what degree these new ICHRA members are praising ICHRA to friends, neighbors, and relatives, and discover if their enthusiasm is enough to make current Commercial Group members more likely to embrace the change themselves.
- » Learn how current Group members perceive the appeal of “deductibleless” coverage. Is dynamic pricing for provider care liberating or daunting?
- » See how much of a PCP copay differential must exist for Commercial Group members (categorized by worker's age) to willingly select a different, lower cost provider than the one they see today.

COMMERCIAL GROUP, ICHRA, AND ALTERNATIVE HEALTH PRODUCTS STUDY (CONT.)



RETENTION



SALES



EXPANSION



PRODUCT

Available Add-Ons



LOCAL
MARKET

LOCAL MARKET ADD-ON STUDY AVAILABLE

Add on a local market study. With a larger sample of members and prospects in a local market, the report illuminates unique characteristics of members in the area and how they deviate from the national data. This helps plan managers analyze results or tailor campaigns to the specific nuances of their local markets. This study is generally completed about four to six weeks after the corresponding national study. Contact your Deft Research Client Services Associate to assess the sample feasibility in your area.

In-Depth Interviews

Deepen your understanding through in-depth interviews with employers.* Allow our qualitative experts to conduct a series of 60- to 75-minute conversations via phone or video call platform. As part of the process, we will:

- » Recruit up to five interviewees using a random sample of Employer Decision-Makers drawn from your data files.
- » Conduct interviews on consecutive days, in the most compressed timeline possible.
- » Employ an “80–20” structure for the interview. Eighty percent of the discussion will focus on general/strategic topics developed from Deft’s expertise, and 20 percent will focus on client-specific topics of interest.

In addition to providing a summary and evaluation, we will also offer recordings of the original interviews. Transcripts are available upon request for an additional fee.

*NOTE: Availability for in-depth interviews is limited and offered on a first-come, first-served basis.

OEP GUT CHECK STUDY



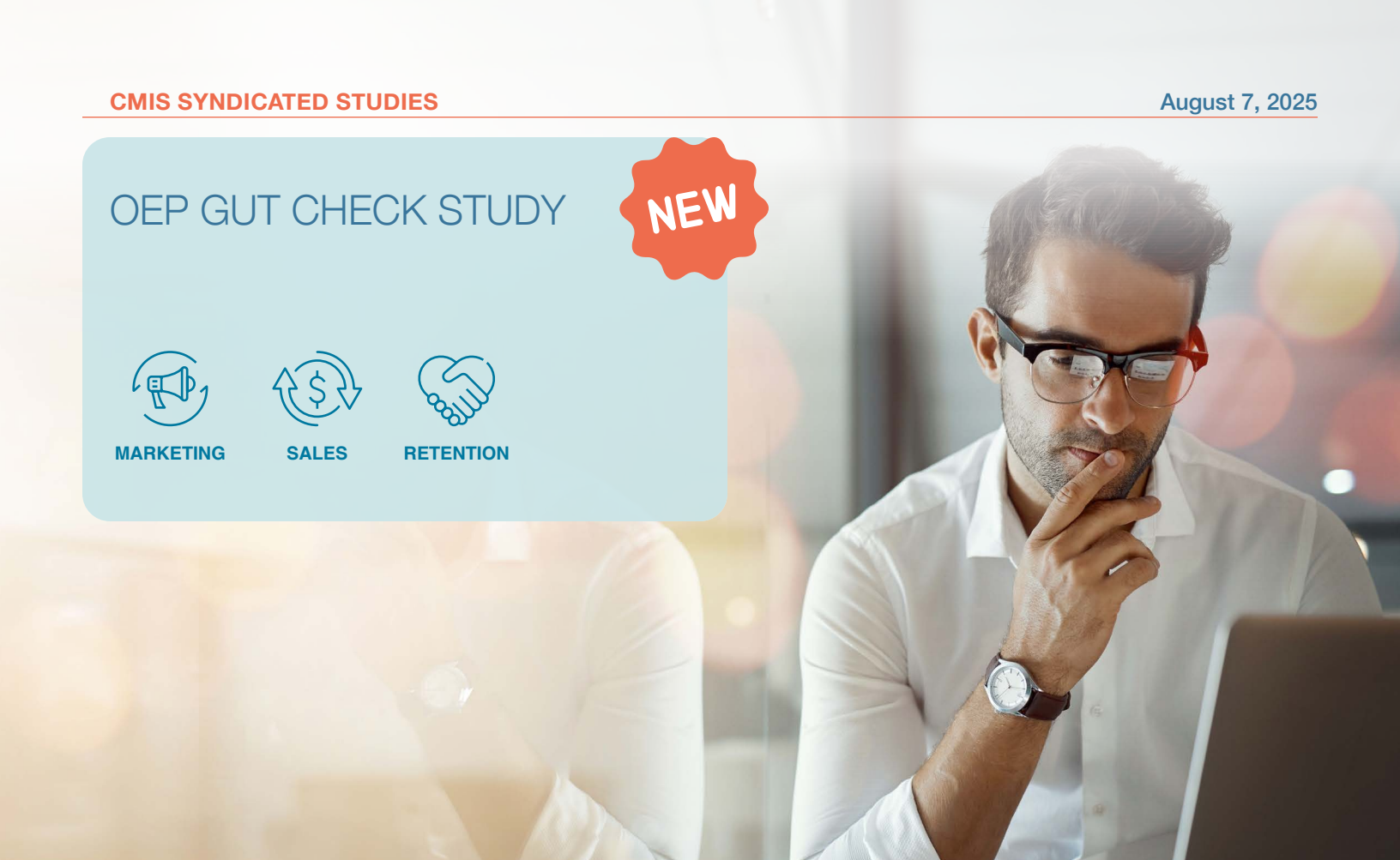
MARKETING



SALES



RETENTION



Available August 7, 2025

The ACA is now larger than the full-pay, non-EGWP Medicare Advantage space, and the comparative financial performance of the ACA versus MA is shifting. For new member acquisition and member retention initiatives, it's critical to understand where current ACA members stand during the halfway point of the year. Our inaugural OEP Gut Check Study is based on our AEP Gut Check Study, an industry favorite for Medicare stakeholders who have relied on it since 2020 for last-minute sales and marketing guidance.

2025 Key Points

- » Learn how both new-to-ACA members and legacy enrollees feel about the suitability of their coverage in the summer, and what that portends for shopping and switching in the fall.
- » Discover the onboarding touchpoints that left first-time buyers content with their plan choice, and which experiences have newer members already looking for the exit sign.
- » Ahead of the OEP, understand how agents and carriers alike can assuage newer members' concerns about their access being overstated or their costs understated.
- » See how specific experiences may result in members being willing to absorb higher premiums if subsidies change for 2026.



LOCAL MARKET

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INDIVIDUAL AND FAMILY PLAN DIGITAL TOOLS STUDY



EXPERIENCE



ENGAGEMENT



MARKETING



Available September 30, 2025

Health insurance built for digital exchanges means that coverage, service, and healthcare must also focus on digital delivery. This study examines all aspects of digital healthcare, including online shopping (public and private exchanges), portal management, e-brokers, virtual care, and virtual-first plans.

2025 Key Points

- » Explore how first-time ACA consumers shop online for coverage and how they engage with portal technology, provider texting, and chatbot assistance.
- » Hear from first-time buyers what they want in terms of digital care navigation, particularly as a means to address network directory frustration.
- » Understand how, when, and by which digital channels newer members first raise their hand for insurance decision support.
- » Learn how virtual health and potential virtual-first coverage may factor into choice as under-65 health insurance moves beyond in-office care alone.
- » Understand how newer ACA members perceive AI services in healthcare. How do members view AI's place in customer service, care triaging, and diagnostic assistance? How does that differ generationally?

INDIVIDUAL AND FAMILY PLAN MEMBER EXPERIENCE STUDY



Available December 3, 2025

Greater competition in the ACA market means that consumers are no longer “stuck with” the few carriers that participate. The average state has at least five carriers now, which means all on-exchange participants must focus on retention more than ever. This study identifies the experiences that either inflate or depress loyalty so carriers can better hold onto ACA members.

2025 Key Points

- » Understand the factors that are most associated with higher or lower plan ratings and attrition risk via a driver analysis.
- » With more carriers participating in the ACA than ever before, assess how brand awareness, strength, and consideration can reshape the member experience.
- » Learn from our deep dive if members who accessed more digital care demonstrated greater loyalty than those who sought brick-and-mortar access only.
- » Understand how consumers with varying degrees of healthcare needs value network continuity.



LOCAL MARKET

LOCAL MARKET ADD-ON STUDY AVAILABLE

Add on a local market study. With a larger sample of members and prospects in a local market, the report illuminates unique characteristics of members in the area and how they deviate from the national data. This helps plan managers analyze results or tailor campaigns to the specific nuances of their local markets. The study is generally completed about four to six weeks after the corresponding national study. Contact your Deft Research Client Services Associate to assess the sample feasibility in your area.



Custom Research

In addition to our best-in-class syndicated research, Deft also produces equally insightful custom research. The following are some of our most common custom projects.

BENEFIT DESIGN CONJOINT STUDY



PRODUCT



SALES



MARKETING

Adequately preparing for the ACA calendar requires planning two years in advance of open enrollment. With such a lengthy lead time between planning and enrollment, product design must be on point or it's a long 12 months before design mistakes can be corrected. Our Conjoint suite of services allows product managers to test consumer preferences for plan design options well before bids are due, ensuring premium dollars are allocated against the benefit levels consumers actually want. All reporting includes an online product simulator that allows designers to test a virtually unlimited number of plan designs.



Watch the Preview Video
Product Design and Attribute Studies

Watch Now

LIST SCORING



SALES



MARKETING

Unlike the over-65 market, where nearly all prospects are in the Medicare market, most consumers under the age of 65 are not in the ACA. That's why one-size-fits-all marketing is a waste of effort and resources. Our List Scoring service shows the relative propensity for each prospect on your mailing lists to be in the ACA market versus Commercial Group or Medicaid. It can also show how likely they are to respond to direct mail, as well as if they are likely to work with an agent. Obtaining this essential information makes marketing more targeted and effective.



Watch the Preview Video
List Scoring Service

Watch Now

FOCUS GROUPS AND IN-DEPTH INTERVIEWS



PRODUCT



SALES



MARKETING



EXPERIENCE



ENGAGEMENT



RETENTION

Qualitative insights are a perfect complement to quantitative health insurance insights, often providing additional color and nuanced findings that cannot be captured by a fixed survey. In 2024, Deft established a full, in-house qualitative practice that now offers in-person and digital focus groups, in-depth interviews, in-home interviews, and ethnographic assessments.

Our qualitative practice covers both strategic and tactical research in areas as diverse as product and concept development, member experience and retention, QRS comprehension and evaluation, onboarding, marketing and communications development and evaluation, and more. And our expertise with key targets ranges across many insurance lines, including Medicaid enrollees, ACA members, the uninsured, recent Commercial Group to ACA (ICHRA) converters, and others.

For nearly two decades, the health insurance industry has relied on Deft's quantitative expertise. Now you can expect the same level of expertise in our qualitative services as you have come to expect from our quantitative offerings.

[Learn More](#)



QRS DIAGNOSTIC SERVICE



QUALITY



RETENTION

Service components will ultimately play a larger role in member retention due to more carriers and consumers entering the ACA market, as well as all carriers ensuring the same set of essential benefits. Our Quality Ratings System (QRS) Diagnostic Service will assess your members' experiences and illuminate which ones are meaningfully impacting quality metrics.



[Learn More](#)

MESSAGE TESTING



SALES



MARKETING

Considering how much carriers invest in marketing each year, it's critical to ensure those dollars are directed against messages, copy, imagery, and reasons-to-believe that connect with today's consumer. Test before you spend to ensure your marketing aligns with your target prospects' needs. Deft will study your concepts to help you invest your marketing budget with confidence.



[Watch the Preview Video](#)
Message Testing Service

[Watch Now](#)