

2025

# Senior Market Insights Service

Product Catalog



**DEFT RESEARCH**  
AN INTEGRITY **||** COMPANY

DEFT RESEARCH

**20**<sup>th</sup>  
ANNIVERSARY

EST. 2005

## 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 SENIOR HEALTH INSURANCE INSIGHTS

Deft Research's Senior Market Insights Service (SMIS) is an industry standard for anyone developing, marketing, or selling within the constantly changing senior products landscape.

Get actionable insights into the mindsets of consumers and access industry trends nationwide. Our industry-leading research has helped inform 48 of the nation's top 50 Medicare Advantage carriers and 15 of the top 20 Medicare Supplement carriers. Our studies are the leading source for insights into the attitudes, opinions, and behaviors of key decision-maker populations—including consumers, agents and brokers, and plan stakeholders.

### SMIS OFFERINGS FOR 2025

Our 2025 Senior Market Insights Service offers the following studies:

#### Syndicated Studies

- » National MAPD Benefit Design Conjoint Plus MaxDiff Study
- » Medicare Shopping and Switching Study
- » Medicare Part D Study
- » Dual Eligible Acquisition Study
- » Medicare Member Onboarding Study
- » Medicare Age-In Study
- » AEP Gut Check Study
- » Dual Eligible Retention Study
- » Medicare Digital Tools Study
- » Medicare Member Experience Study

#### LOCAL MARKET ADD-ON STUDIES



Local market versions of our national studies provide an analysis tailored to client needs by surveying the general population in a local market. 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

Our custom research solutions are inspired by our industry-leading syndicated Medicare research. The most common custom projects are listed below. However, we can fulfill any of your quantitative or qualitative senior insights needs, including segmentation studies, price sensitivity studies, concept tests, and more.

- » Conjoint and MaxDiff
- » Disenrollment
- » List Scoring
- » CAHPS Diagnostic
- » Segmentation Research
- » Brand/NPS Tracking
- » Message Testing
- » Focus Groups
- » In-Depth Interviews
- » In-Home Ethnography



**Market Assessment:** Examines service areas down to the county level to better understand the Total Addressable Market for all lines of Medicare business. Access to these online tools can be purchased individually or as a bundle.

- » General Medicare Market
- » Age-In Market
- » SNP Market



**MA Growth Tracker:** Shows the linkage between MA product design elements and enrollment growth so that carriers, FMOs, and ad agencies can better understand who is growing where—and with which benefits.



**MAPD and PDP Disruption Tool:** Our newest tool shows all the pertinent design and cost changes made between old 2024 designs and new 2025 designs, allowing marketers to understand where consumers were disrupted the most, and through which costs and benefits. It also gives agencies, carriers, and consultants a jump on where both AEP and OEP movement may be the greatest while identifying—even down to the county level—where MA consumers may need richer 2026 coverage.

## DEFT ON DEMAND BRINGS INSIGHTS TO LIFE

Deft on Demand is a client-specific portal that houses videos featuring Deft experts who present in-depth, syndicated Senior Market Insight Studies in interesting and engaging ways. This year, when you purchase any one of 10 syndicated SMIS studies, you also receive access to the study's full-length video and Executive Research Brief. Additionally, clients of our Market Assessments, MA Growth Tracker, and MAPD and PDP Disruption Tool can easily access the tools through their Deft on Demand portal. Click below to see a sample of what Deft on Demand offers.

### Get a Taste of What Full Access Brings

Deft on Demand

Watch Now

## INCLUDED WITH EVERY STUDY

### In-Depth Market Research

Insightful data, charts, and commentary are included with each study. Reports range from 70 to 90 slides.

### Expert Presentations

Get actionable insights. Deft's experts bring each study to life through a presentation.

### Custom Analysis

Every study comes with up to three hours of additional analyst time to provide custom views of the data.

## HELPFUL ICONS

Quickly identify the category, topic, or offerings a SMIS study addresses through these icons below.



PRODUCT



EXPERIENCE



CARE  
MANAGEMENT



EXPANSION



MARKETING



SALES



ENGAGEMENT



RETENTION



QUALITY



ANALYTICS



DISRUPTION



# SMIS Syndicated Studies

## NATIONAL MAPD BENEFIT DESIGN CONJOINT PLUS MAXDIFF STUDY



SALES



PRODUCT



EXPANSION

NEW



### Available January 15, 2025

With recent CMS reimbursement austerity, some stakeholders believe reductions may continue for 2026 while others see the pendulum swinging back the other way. Be prepared for any scenario that unfolds with the end-of-January Advanced Notice by understanding the MAPD benefits and cost components seniors value in Deft's mid-January release. Major product components such as sensitivity to premium, MOOP, drug deductible, medical deductible, PCP and specialist copays, etc., will be illuminated alongside senior preferences for a litany of supplemental benefits that often drive enrollment.

### 2025 Key Points

- » See which major Medicare Advantage design trade-offs consumers are willing to make based on their utilization history, plan tenure, and common demographics according to our Adaptive Choice-Based Conjoint model.
- » Test a virtually unlimited combination of product investments ahead of the bid to understand the combinations that may provide the “greatest bang for your buck” when allocating precious PMPM dollars.
- » Learn the relative value seniors place on various supplemental benefits and the dollars that are allocated to each.

# MEDICARE SHOPPING AND SWITCHING STUDY



PRODUCT



MARKETING



SALES



ANALYTICS

Available January 31, 2025

Over the last 17 years, our *Medicare Shopping and Switching Study* has been the “gold-standard” industry report for senior consumerism during the AEP. Product managers, marketers, distributors, agencies, and consultants eagerly anticipate its publication because it traditionally signifies the start of next year’s decision-making.

## 2025 Key Points

- » Uncover how various product experiences, demographics, new diagnoses, and other life changes influenced senior shopping and switching last fall.
- » Understand the impacts of supplemental benefit utilization and how that may change with 2025’s mid-summer benefit dollar notifications, as well as Plan G to N migration.
- » More than one million seniors were termed from their MA plans with no opportunity to be crosswalked into another option with their old carrier. The *Medicare Shopping and Switching Study* will show how these consumers responded and what it means for future MedSupp to MA switching as well as MA to MedSupp switching.



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.



### Medicare Market Assessment

Obtain our Medicare Market Assessment for your service area and understand which product categories seniors are in at the county, state or national level, as well as where they may move based on last year’s local switch data (where applicable).

[Watch the Video](#)

[View Now](#)



### MA Growth Tracker

See which plans are growing in your market and why through our MA Growth Tracker.

[Watch the Video](#)

[View Now](#)



### MAPD and PDP Disruption Tool

Discover where and to what degree current MAPD and PDP members were disrupted by new 2025 designs by accessing our MAPD and PDP Disruption Tool.

[Watch the Video](#)

[View Now](#)

## MEDICARE PART D STUDY



PRODUCT



SALES



MARKETING



### Available February 14, 2025

When it comes to the designs and coverage costs of Part D plans, the first of two years' worth of IRA-influenced changes were hardly noticed by consumers. This second year will be a different story. What was once a minor (or completely absent) monthly premium expense is now a significant hit to seniors and their Social Security checks. The *Medicare Part D Study* shows what the new drug cost reality means for MedSupp plus Part D, MAPD, and PDP as we look to 2026 and beyond.

### 2025 Key Points

- » Learn the degree of sensitivity seniors have toward drug plan changes and how those changes influenced (or nearly influenced) their migration out of stand-alone Part D and into MAPD.
- » Discover if senior preferences for online vs. retail pharmacy access are shifting the way they already have in the commercial market.
- » See how seniors view popular discount cards now that the value proposition for standalone Part D has significantly changed.

**Watch a Segment of the 2024 Presentation**  
5-Minute Take: 2024 Part D Addendum Study

[Watch Now](#)



## DUAL ELIGIBLE ACQUISITION STUDY



PRODUCT



MARKETING



SALES



### Available March 31, 2025

Today, the D-SNP market is nearing almost six million strong and has grown by half a million members over the last 12 months. And with most Dual Eligibles today in either straight Medicaid or non-SNP MAPD, the opportunity for D-SNP to grow despite reimbursement challenges is great. Our study is the industry guidebook for organizations who want to best service this rapidly growing senior segment.

### 2025 Key Points

- » Understand the benefits and communication channels best positioned to move more seniors from state Medicaid coverage into coordinated D-SNP plans.
- » Discover the impact of a range of influencers on Dual selection including providers, agents, social workers, caregivers, case managers, and other consumers living in the same housing complexes.
- » Learn more about the varied movement to HIDE/FIDE, and how the prospects of monthly SEPs may impact Dual consumerism.

### Watch a Segment of the 2024 Presentation

5-Minute Take: 2024 Dual Eligible Acquisition Study

[View Now](#)



#### SNP Market Assessment

Request our SNP Market Assessment for your service area to understand where the Medicare-Medicaid population is growing the fastest at a county, state, or national level, so you can best serve this growing segment. This year's assessment will also show—down to the county level—where C-SNP is growing, with whom, and where it has the greatest potential to grow.

[Watch Now](#)



#### MA Growth Tracker

Explore which plans are growing in your market and why via our MA Growth Tracker.

[Watch Now](#)

# MEDICARE MEMBER ONBOARDING STUDY



EXPERIENCE



ENGAGEMENT



RETENTION



## Available April 30, 2025

A quality enrollment experience, longer tenure, and engaged members are more important to carrier financial performance than ever before. In this study, we help all industry stakeholders better understand the events and touchpoints that provide the best chances for driving enduring membership. In particular, the study examines MA, MedSupp, and Part D members and their late December/early Q1 experiences.

## 2025 Key Points

- » With sweeping changes happening across all three private Medicare options, discover what communication and intervention efforts were more and less successful in keeping new members from experiencing “buyer’s remorse.”
- » Find out what new members of a plan or brand will need to experience to become long-term members.

## Available Add-Ons



LOCAL MARKET

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## In-Depth Interviews

Deepen your understanding through in-depth interviews with your own Medicare members.\* Allow our qualitative experts to conduct a series of 60- to 75-minute conversations via phone or video call platform. We can recruit interviewees using a random sample of members drawn from your data files and conduct up to five interviews on consecutive days.

Contact your Deft Research Client Services Associate to assess moderator availability for the qualitative option in your area.

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

## MEDICARE AGE-IN STUDY



PRODUCT



MARKETING



SALES

Available May 30, 2025

Employer Group Retiree plans are on the decline, and despite the MA switching spike in 2024, recent total AEP switching has generally hovered at 13 percent or less. As a result, it's more important than ever to engage consumers at or around age 65 who are transitioning from Commercial to Medicare coverage. Our *Medicare Age-In Study* helps industry insiders understand the ideal cadence of touchpoints, messaging themes, and enrollment preferences that boomers seek when considering Medicare Supplemental or Medicare Advantage coverage for the first time.

### 2025 Key Points

- » Discover what Age-Ins must hear to consider MA and what they must believe to consider MedSupp.
- » Learn how well Age-Ins comprehend Medicare terms when presented with mock-ups of ANOCs and other annual documents—and how their response changes what marketers should focus on, both in acquisition and new member marketing.
- » Find out which channels Age-Ins turn to when progressing through their IEP, and what it means for traditional channels like direct mail, digital, and search.
- » Learn which Age-Ins are rushing to access care before moving to Medicare versus those intentionally delaying it until they become members in the government program.
- » Uncover why some seniors decided to continue on with their commercial carrier when transitioning to Medicare—and why others didn't.
- » According to last year's study, Age-Ins' sentiment to Medicare Advantage may be worsening. Find out if plan/carrier exits, carrier/hospital feuds, and benefit reductions have further influenced that for 2025.

### Watch a Segment of the 2024 Presentation

5-Minute Take: 2024 Medicare Age-In Study

[Watch Now](#)



### Age-In Market Assessment

Request our Age-In Market Assessment for your service area to explore the greatest projected growth for Age-Ins over the next five years, whether at a county, state, or national level. Plus, discover what product types they may be most interested in.

# AEP GUT CHECK STUDY



MARKETING



SALES



RETENTION



## Available July 15, 2025

Although a lot of planning goes into AEP preparation during the winter and spring months, it's not enough if marketers and sales managers don't "take the temperature" of seniors before executing their AEP strategy. Our *AEP Gut Check Study* allows them to do just that by acting as a "Pre-AEP" report for the 2026 benefit year. We assess seniors' pain points, service failures, and their plan experiences so that carriers can make last-minute adjustments to marketing and design after benchmarks are released. Knowing what seniors are seeking to improve with their Medicare coverage allows marketers and sales professionals to connect with seniors—and improves their approach during the fall selling period.

## 2025 Key Points

- » Find out how consumers feel about their Medicare carrier at a larger brand level and what that portends for retention efforts this fall.
- » Understand the emotions at play for seniors when assessing suitability of coverage and how marketers can better connect with seniors and their product selection anxiety.
- » Learn if win-back campaigns are poised for fall success with consumers who realize the "grass wasn't greener on the other side."
- » Discover which benefits lived up to their billing, which didn't, and how agents should speak to prospects about known issues.

**Watch a Segment of the 2024 Presentation**  
5-Minute Take: 2024 AEP Gut Check Study

[Watch Now](#)



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.

## DUAL ELIGIBLE RETENTION STUDY



PRODUCT



EXPERIENCE



RETENTION



CARE  
MANAGEMENT

### Available July 31, 2025

The growth explosion in the D-SNP space is tempered only by the frustration associated with members who switch at a high level. Holding onto these members is more challenging than maintaining those outside of the Dual-Eligible space. In this third edition of our *Dual Eligible Retention Study*, we chronicle the experiences that provide the best chances for building loyalty. We also tackle the services and benefits correlated with consumers who face hardships associated with Social Determinants of Health (SDoH).

### 2025 Key Points

- » Understand the profiles of the various Dual segments, including the rapidly growing percentage who are under the age of 65.
- » Beyond SDoH, understand the challenges Duals face and how carriers can build loyalty with consumers who have shown a greater propensity to switch in search of larger allowances.
- » Learn where product investment can stretch the furthest as it relates to SDoH benefits such as flex cards, healthy groceries, and companion care, as well as medical and non-medical transportation.
- » Discover to what degree personal connections with case or care managers can fend off the temptation to switch in HIDE/FIDE states offering monthly SEPs.

**Watch a Segment of the 2024 Presentation**  
5-Minute Take: 2024 Dual Eligible Retention Study

[Watch Now](#)

## MEDICARE DIGITAL TOOLS STUDY



EXPERIENCE



MARKETING



ENGAGEMENT



### Available August 29, 2025

As all stakeholders seek to reduce costs, improve care, and broaden access, carriers, agencies, and consultants must focus on engaging healthcare consumers digitally. By harnessing the full power of digital tools, they can reach these very connected boomers more fully. Our study reviews how seniors feel about shopping for Medicare plans online and whether they find the amount of information overwhelming.

### 2025 Key Points

- » Learn how seniors shop online, access their portals, and engage with general technology in healthcare. Gain deeper insights from our combination of quantitative surveys and featured in-home qualitative interviews with seniors.
- » Understand what the true potential for generative Artificial Intelligence in Customer Service is and if those who want such services score differently on CAHPS-like questions.
- » Discover if seniors will now accept lower-cost networks and virtual-first plans as a means to retain their most valued (and rapidly depleting) extra benefits.
- » Learn if the promise of easy-to-use digital tools is enough to lure current MA members with qualifying conditions into C-SNP, with C-SNP now the fastest-growing SNP.
- » Examine how seniors are adapting to a more digital world outside of healthcare with Artificial Intelligence—and if members believe AI can enhance the overall member experience.

**Watch a Segment of the 2024 Presentation**  
5-Minute Take: 2024 Dual Eligible Retention Study

[Watch Now](#)

## MEDICARE MEMBER EXPERIENCE STUDY



### Available October 31, 2025

In our 2025 study, we help stakeholders understand the specific touchpoints that set up seniors to renew coverage—as well as those that motivate them to disenroll. We examine how various experiences are associated with higher and lower CAHPS scores, plus we advise carriers and agencies how to better engineer member communications and customer service for higher scores during out years.

### 2025 Key Points

- » Learn to what degree Medicare members are accepting their new realities—after as many as a third of MedSupp members saw 2024 double-digit premium increases, more than a million MA members saw their plan disappear, and millions of Part D members absorbed large premium increases—and what it all means.
- » Discover how carriers can retain members who are early in their plan tenure by helping them understand their coverage more clearly.
- » Find out if MedSupp Plan G members are ready to stay loyal to the category by moving to Plan N versus MAPD—and what carriers, marketers, and agents can do to facilitate this.
- » Explore how CAHPS measures may be impacted by MAPD members due to the benefit reductions and cost increases they absorbed in the 2025 benefit year.

### Watch a Segment of the 2023 Presentation

5-Minute Take: 2023 Medicare Member Experience Study

[Watch Now](#)



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.

# Custom Research Services

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



## CONJOINT AND CONJOINT + MAXDIFF



PRODUCT



SALES



MARKETING

Medicare planning for the next year always starts two years in advance. With such a long lead time between planning and enrollment, product design must be on point—or it's a long 12 months before mistakes can be corrected. Our Conjoint and MaxDiff suite of services allow product managers to test consumer preference in design long before bids are due. This helps ensure that premium dollars are allocated against the benefits that seniors value most. All reporting includes an online product simulator that allows your designers to test a nearly unlimited number of plan designs virtually.



Watch the Preview Video  
Product Design and Attribute Studies

Watch Now

## LIST SCORING



MARKETING



SALES

Not all Medicare consumers and prospects are interested in the same product, which means a one-size-fits-all marketing approach never addresses all their needs. As a result, much of your marketing could be wasted. Fortunately, our List Scoring service can show each mailing list prospect's relative inclination to purchase MA, MedSupp, or ACA plans; respond to direct mail; be interested in either HMO or PPO; and work with an agent. It also shows if they would prefer higher or lower premium options. With all that knowledge in hand, you can finally feel more confident about your marketing spend strategies.



Watch the Preview Video  
List Scoring Service

Watch Now

## FOCUS GROUPS AND IN-DEPTH INTERVIEWS



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 from broad targets (such as Medicare enrollees 65+) to the most specific (such as D-SNP enrollees, chronic medical conditions, Age-Ins, and others).

For 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.

**Watch the Video**  
Qualitative Research Services

[Watch Now](#)



## CAHPS DIAGNOSTIC



QUALITY



RETENTION



EXPERIENCE

Member experience quality measures have never been more critical to MA carriers' financial performance than they are today. Knowing which elements of your members' experience are driving CAHPS scores higher or lower is essential—but waiting until CAHPS reporting comes out is a recipe for slow-to-no improvement. Our diagnostic solution looks beyond traditional reporting to assess key drivers of CAHPS at the midway point (or continuously) so you can quickly apply course corrections and avoid unpleasant CAHPS surprises down the road.



Watch the Preview Video  
CAHPS Diagnostic Service

Watch Now

## MESSAGE TESTING



SALES



MARKETING

The amount of resources Medicare carriers invest in marketing each year is enormous. But how many of those dollars are directed toward messages, imagery, and reasons-to-believe that actually connect with seniors? Before you commit your marketing budget to a campaign, ensure your fall or NTM marketing resonates with your prospect's needs. Our Message Testing Service will study and evaluate your concepts by testing them with actual prospects in your service area.



Watch the Preview Video  
Message Testing Service

Watch Now

## Get Insight Into Three Distinct Markets



Our Medicare Market Assessments examine three distinct markets:

- » General Medicare Market
- » Age-In Market
- » SNP Market

Assessments are available individually or can be bundled in a set of two or three. Our 2025 Assessments will be provided via an online platform, making company-wide usage and application a reality.

## MA GROWTH TRACKER



EXPANSION



MARKETING



SALES



ANALYTICS

The MA Growth Tracker is a powerful online dashboard that shows the monthly growth of all MA contracts at the county, state, and national level in just a few clicks. By combining the power of CMS’s enrollment files with benefit files, we’re able to better represent what is growing, where it is growing, and with which benefits. All of this is accomplished through visual mapping technology and enrollment counts and percentages. Free up internal resources by relying on Deft to provide this universally needed data, all packaged in an easy-to-use format. Our MA Growth Tracker can assist all levels of management with goal setting and strategic planning, enable agents and FMOs to assess where they need to focus their business, and help advertising agencies better understand their clients’ business for creating deliverables and pitch decks.

[Watch Now](#)



## MAPD AND PDP DISRUPTION TOOL



DISRUPTION



ANALYTICS



EXPANSION

The industry’s groundbreaking data tool shows where all MAPD and PDP carriers adjusted critical benefits and cost shares up or down—whether across a county, state, service area, or the nation—as they moved 2024 members into 2025 designs. The timely release of this tool (available soon after 2025 designs are released) offers a near instantaneous identification of carriers that are vulnerable, those that are poised to grow, and markets where more seniors felt the sting of worsening benefits. Knowing all of this in early October allows carriers to make last minute marketing spend adjustments. It also allows them to “get the jump” on 2026 expansion by identifying pockets of consumers who may be the most disappointed with their previous year’s coverage.

[Watch Now](#)



## Deft Research Archive

Explore previous years' in-depth studies that are relevant today. To access any of the following archived studies, please reach out to a member of our Client Services team for discounted rates.

- » 2024 National Dental Benefit Design Conjoint Study
- » 2024 National Dual Eligible Benefit Design Conjoint Study

