GREAT MINDS AND ONE BALD GUY

FROM INSIGHTS TO IMPACT

Candid Conversations about Tough Topics Facing Independent Agents and Advisors

Season 1: Episode 4

Episode Title: Discussing Medicare Market Disruption with DEFT Research

Thank you to our experts who contributed to this conversation:
George Dippel, President, DEFT Research

Hosted by: Todd Villeneuve, Managing Partner, IFC National Marketing

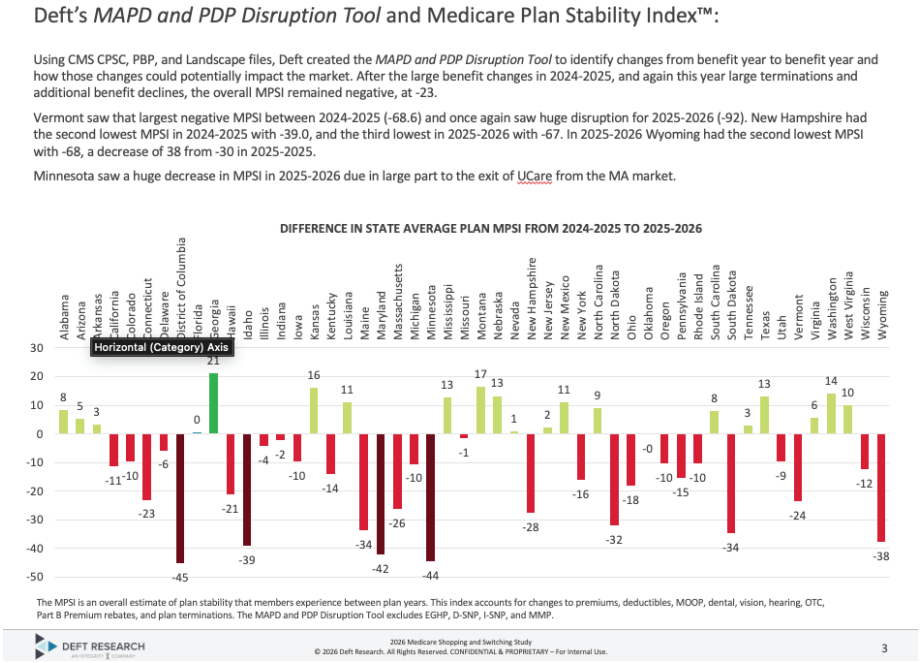
DEFT Research is a marketing research company that focuses on the health insurance consumer. Everything the organization does is geared to help the insurance industry hear and understand the voice of the insured consumer, and to work with health insurance carriers, provider groups, agencies, FMOs, and agents so everybody can better serve the senior population. DEFT Research conducts an annual survey of seniors that is designed to project what is going to happen during the Annual Enrollment Period:

- What are the new products that seniors are going to want?
- How frustrated are they?
- Are they loyal?
- Are they going to shop and switch?
- And what does the agent need to do to best serve them, right?

The Big Surprise

This chart shows on a state-by-state basis the level of carrier disruption from year to year. The deeper the red, the more significant and negative the disruption. This year was significantly more negatively disruptive than last year.

That's what we didn't see coming. We knew that seniors were frustrated. We had the non-commissionable announcements, we saw the benefit degradation. And that's what led to more switching in Medicare Advantage,



"In periods of the most heavy disruption, the bond between agent and consumer becomes the strongest, and that creates an opportunity. The trust that your customers have in you is stronger because you have guided them through this storm. There may be other products that they need, that they don't know they need yet, that you are now set up to help them with."

— George Dippel

and Medicare overall, than we have ever seen at any time in the 20 years that DEFT research has been in this industry.

> "The bottom line is that the agents sold the right product, regardless of commissions. If 90% of the plans across the market had changes, that means 90% of seniors had to have a conversation with an agent. And of the number of people who used agents, 83% of them were multi-product, they were solution-minded and had a full portfolio of options for their clients."
>
> **— Todd Villeneuve**

The Itch to Switch

Seniors were frustrated because many experienced benefit changes that occurred the previous AEP that they weren't aware of. For example:

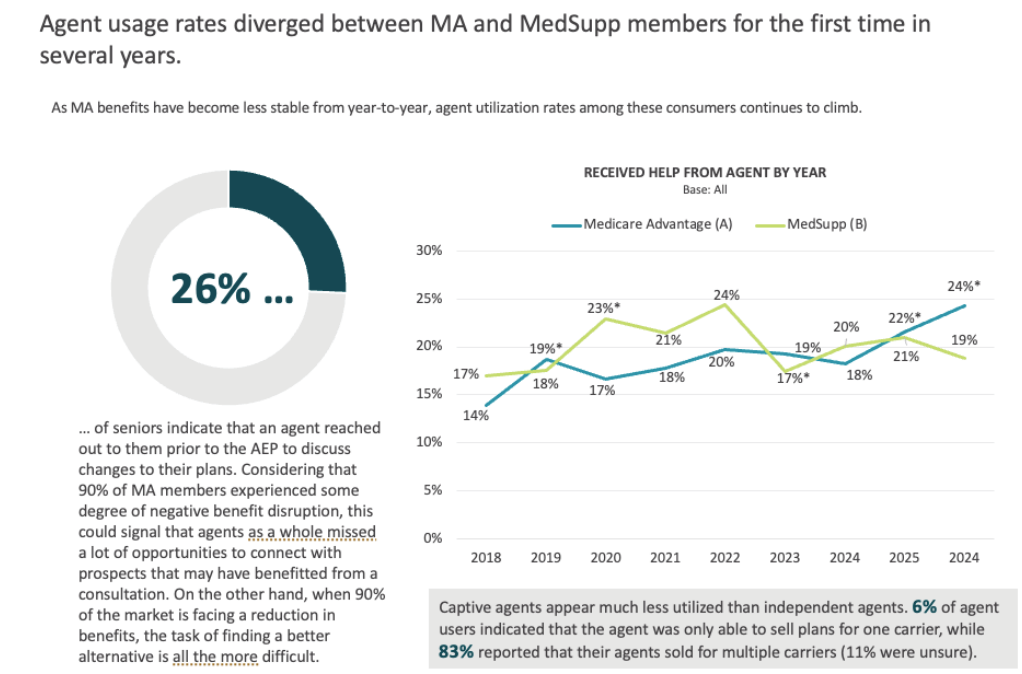
- A senior goes to the pharmacy in January and is told their $30 copay is now $270 because they have a new deductible.
- When visiting the doctor's office, a senior discovers their physician is no longer in network.

Changes like these drove seniors to want to switch coverage and they turned to agents for support. In fact, 26% of seniors received help from an agent during AEP last year.

Guardian Angels

When seniors experience disruption, they need a guardian angel or resource who can guide them to the best decisions. A senior's guardian angel typically includes:

- The government–Medicare.gov, Social Security, etc.
- The carrier.
- Their agent.



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