

UNDERSTANDING THE INCREASINGLY ELUSIVE AGE-IN

WITH AN INCREASING NUMBER OF 65-YEAR-OLDS DELAYING ENROLLMENT IN MEDICARE, IT IS MORE IMPORTANT THAN EVER TO TARGET YOUR MARKETING EFFORTS. THE DEFT RESEARCH 2017 MEDICARE AGE-IN STUDY LOOKS AT THE AGE-INS' PATH TO ENROLLMENT AND SHEDS LIGHT ON THE KEY DIFFERENCES BETWEEN PRE-MEDICARE AGE-INS WITH EMPLOYER SPONSORED INSURANCE (ESI) AND THOSE WITH INDIVIDUAL AND FAMILY PLANS (IFP).

59%

AGE-INS WITH ESI PLANNING ON DELAYING ENROLLMENT

23% more likely to purchase Medicare Supplement than Age-Ins with IFP.

Age-Ins with ESI are 33% less likely to be single or widowed than Age-Ins with IFP.

Sixty percent Age-Ins with ESI are unsure about whether they will stay with their current insurer.

Shoppers with ESI read direct mail at the same rate as shoppers with IFP (41%).



PRODUCT PREFERENCE



SPOUSE COVERAGE



CURRENT INSURER



SHOPPING CHANNEL

15%

AGE-INS WITH IFP PLANNING ON DELAYING ENROLLMENT

29% more likely to purchase Medicare Advantage than Age-Ins with ESI.

Age-Ins with IFP coverage are twice as likely to have a spouse enrolled in Medicare than ESI.

Only 24% of Age-Ins with IFP plan on enrolling with their current insurers Medicare offering.

Shoppers with IFP are much more likely to receive a call from an agent or health plan representative than shoppers with ESI (25.3% vs. 14.4%).