

# MEDICARE SHOPPING AND SWITCHING AND THE AGENT'S ROLE

**TWO THIRDS OF ALL SWITCHERS THIS PAST AEP RELIED ON THE ASSISTANCE OF A HEALTH INSURANCE SALES PROFESSIONAL, WITH AGENTS AND BROKERS LEADING THE WAY. AGENTS AND BROKERS HAVE A SIGNIFICANT INFLUENCE ON MEDICARE MEMBER'S DECISION MAKING. HEALTH INSURERS NEED TO UNDERSTAND THE KEY ROLES THAT AGENTS PLAY AND WHAT MOTIVATES THEM.**



## AGENTS AND BROKERS INFLUENCE MEDICARE MEMBER'S DECISIONS.

Medicare switchers were 3.8 times more likely than non-switchers to receive help from an agent during the 2018 AEP.

Of switchers, 46% received agent help, compared to only 12% who didn't receive agent help.

Of switchers who received agent help, 80% were advised by the agent to switch. Of non-switchers who received help, 80% received an agent recommendation not to switch.

Agents who sell Medicare Advantage tend to over-index on PPOs.

Nationally, about 26% of MA individuals are enrolled in a PPO, while 68% are in an HMO, based on Deft Research's analysis of CMS contract-plan enrollment data.

55% of Agents, however, report that their 2018 MA sales were made up of at least 50% PPOs.

**46%**  
SWITCHERS  
RECEIVED HELP

**12%**  
NON-SWITCHERS  
RECEIVED NO HELP

**80%**  
SWITCHERS ADVISED  
TO SWITCH

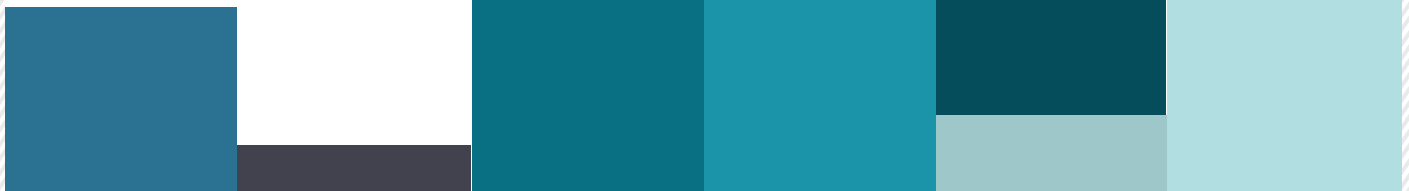
**80%**  
NON-SWITCHERS  
ADVISED NOT TO SWITCH

**68%**  
HMO

**26%**  
PPO

**55%**  
AGENTS

**50%**  
SALES  
TO PPO



**FOR MORE INFORMATION ON WHAT MOTIVATES AGENTS AND TO READ THE FULL RESULTS OF THE 2018 MEDICARE SHOPPING AND SWITCHING STUDY, EMAIL [INFO@DEFTRESEARCH.COM](mailto:INFO@DEFTRESEARCH.COM) WITH THE SUBJECT LINE "2018 MSS."**