



## 2019 DUAL ELIGIBLE MEMBER STUDY PREVIEW SLIDES SENIOR MARKET INSIGHTS SERVICE Part II

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# Deft Research is the health insurance industry's trusted source for relevant market and consumer information.

We are committed to helping our clients identify opportunities for innovation, and to provide better service and communications for their members. Our research and guidance helps the nation's top health insurers make more confident business plans and decisions.

## OUR CLIENTS

We work with over 100 health insurance carriers across the nation, both regional and national carriers. In addition to health insurance carriers, we also work with dozens of other healthcare organization including:

- ✓ Pharmacy Benefit Managers (PBMs)
- ✓ Hospitals/Provider Networks
- ✓ Health Insurance Exchanges
- ✓ Retail Pharmacies
- ✓ Consulting Firms
- ✓ Marketing + Advertising Agencies

## SYNDICATED RESEARCH

Our syndicated studies, known as **MARKET INSIGHT SERVICES**, are the health insurance industry's leading source for insight on the attitudes, opinions, and behaviors of key decision-maker populations including consumers, agents and brokers, group benefit administrators and other plan stakeholders.

The services include:

- **Senior Market Insight Service**
  - ✓ Shopping and Switching
  - ✓ Dual Eligible
  - ✓ OEP Supplement
  - ✓ Age-In
  - ✓ Member Experience
- **Commercial Market Insight Service**
  - ✓ IFP Shopping and Switching
  - ✓ Group Benefit Administrators
  - ✓ IFP Member Experience
  - ✓ Employer Sponsored Insurance Participant Study

## CUSTOM RESEARCH

Deft provides research services supporting most aspects of health insurance operations.

- **Age-In Conversion Service**
  - ✓ Commercial Conversion to Medicare
- ▶ **Product Design Service:**
  - ✓ Attribute Modeling
  - ✓ Head-to-Head Product Testing
  - ✓ Focus Groups and In-Depth Interviews
- **Member Acquisition Service:**
  - ✓ List Scoring
  - ✓ List Rental
  - ✓ Campaign Design Assistance
- **Member Experience Service:**
  - ✓ Diagnostic Surveys
  - ✓ Tracking Surveys
  - ✓ Member List Scoring
- **Miscellaneous Services**
  - ✓ Segmentation
  - ✓ Market Sizing

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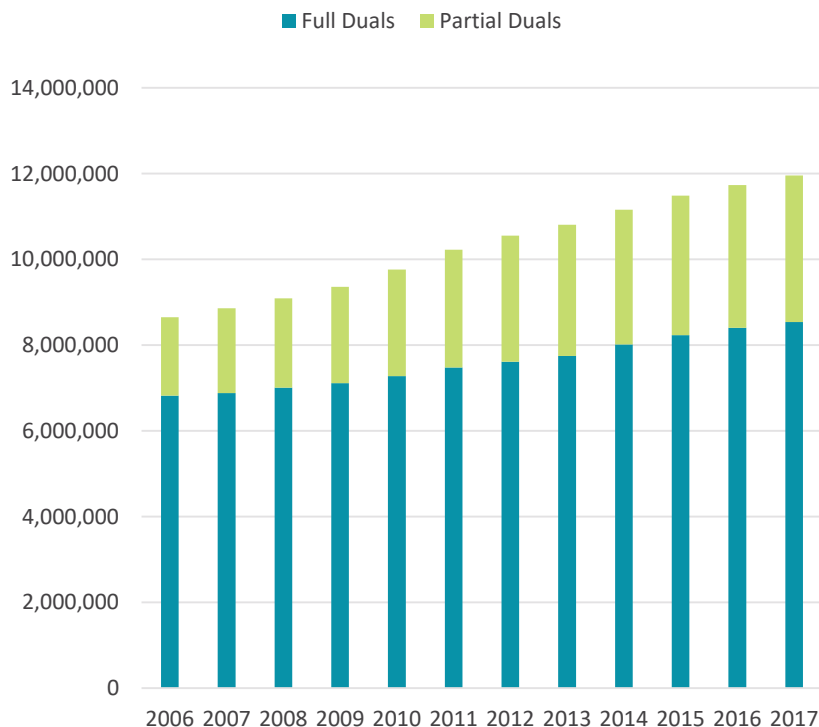
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Dual enrollment increased by about 2% from 2016 to 2017, growing from about 11.7 million lives to 11.95 million. Partial enrollment increased at a slightly greater clip (2.8%) than full enrollment (1.6%).

Enrollment in MA plans has continued to grow among non, Full, and Partial Duals.

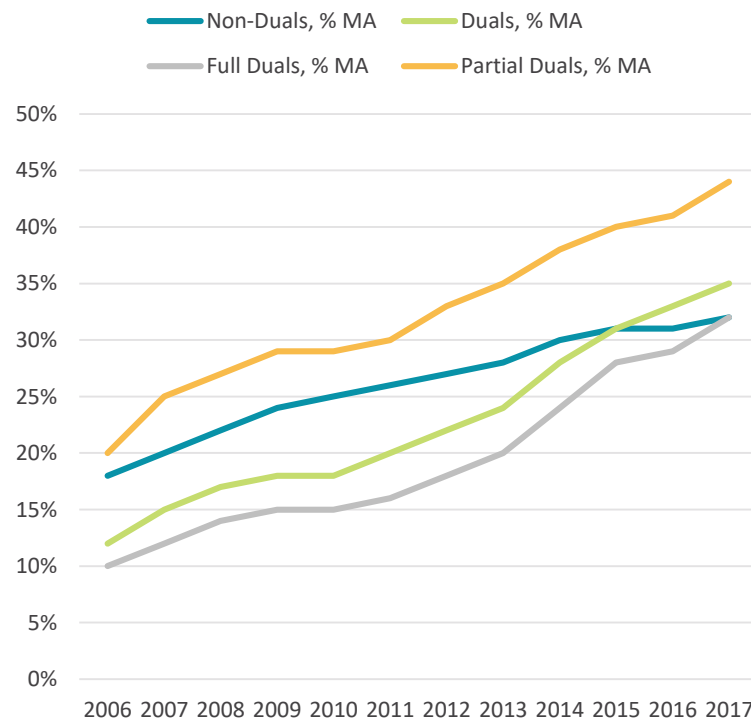
### GROWTH IN DUAL ENROLLMENT

CY 2017 CMS Data, Ever Enrolled Basis



### MANAGED CARE PENETRATION TRENDS

CMS Analysis



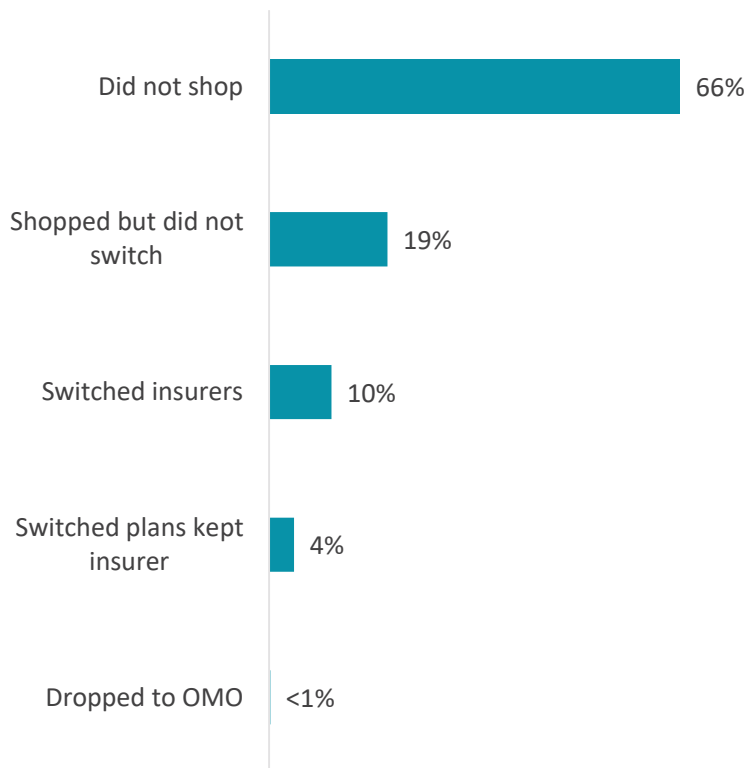
Source: "Data Analysis Brief: Medicare-Medicaid Dual Enrollment 2006 through 2017". Prepared by CMS Medicare-Medicaid Coordination Office, December 2018.

Source: "Managed Care Enrollment Trends among Dually Eligible and Medicare-only Beneficiaries, 2006 through 2017". Prepared by CMS Medicare-Medicaid Coordination Office, December 2018.

As was the case in the non-dual market, dual consumerism was up from 2018.

**SHOPPING/SWITCHING BEHAVIOR**

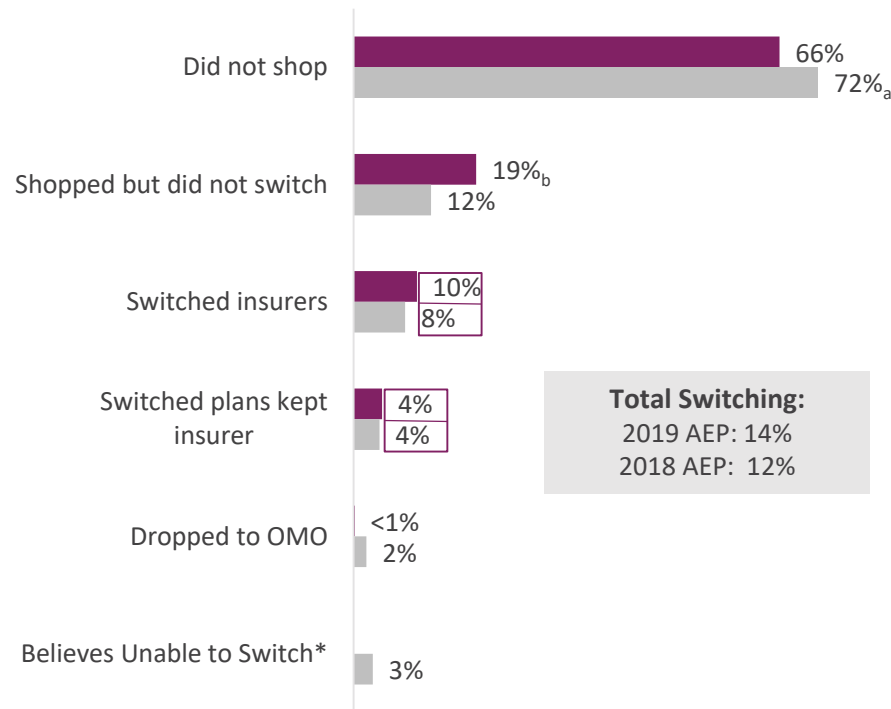
Base: All, n=1,301



**SHOPPING/SWITCHING BEHAVIOR BY YEAR**

Base: All

■ 2019, n=1,301 (a) ■ 2018, n=1,338 (b)



Letters indicate significant difference from corresponding group, p < .05

\*Not asked in 2019

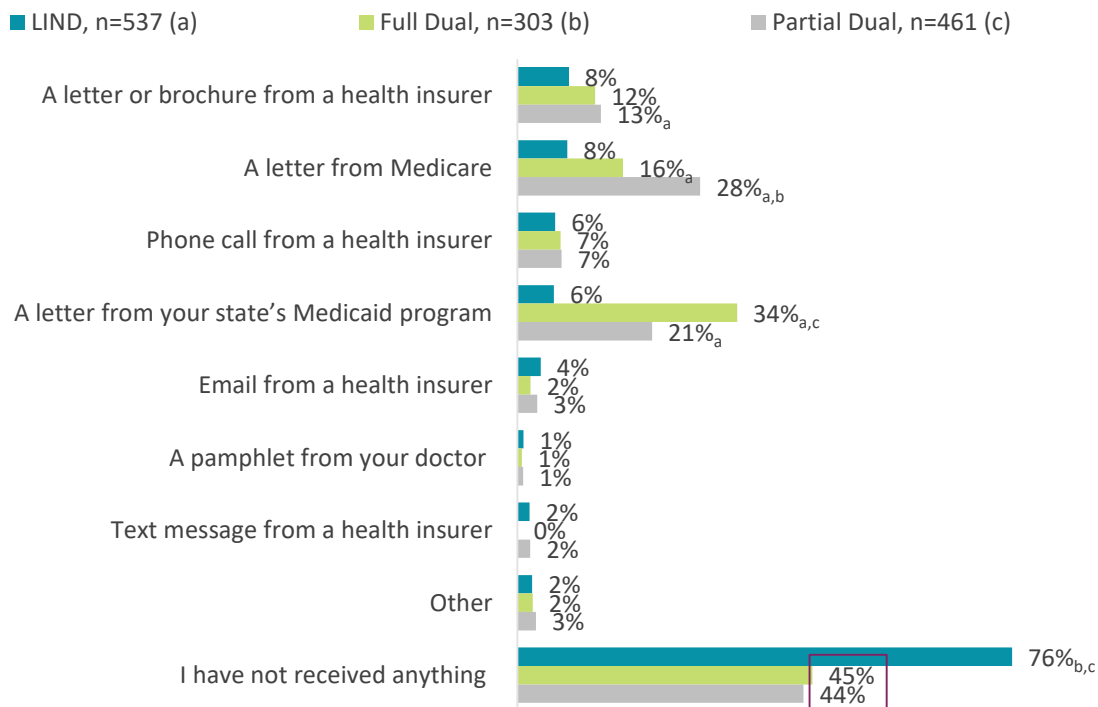
What was your decision regarding your 2019 Medicare health coverage?

While it may be no surprise that Full and Partial Duals receive information from their state Medicaid programs about their eligibility at higher rates than Low-Income Non-Duals, nearly half in both Dual groups report not receiving any outreach at all.

Clearly, more than 55% of Duals have received some sort of information about their eligibility. However, that information does not stick for many. Health insurers have an opportunity to reach these individuals with more personalized messages than what they would receive from Medicaid or Medicare, for example by focusing on the barriers they face accessing health care or leading healthy lives and the ways in which the carrier can help. Especially among rural respondents, who are less likely to recall any informational material regarding Medicare assistance (61% versus 51% of urban respondents), messaging that revolves around the practical solutions to address social determinants of health may help the information take hold.

**MEDICARE ASSISTANCE INFORMATION MATERIALS RECEIVED BY DUAL STATUS**

Base: All



Letters indicate significant difference from corresponding group, p < .05

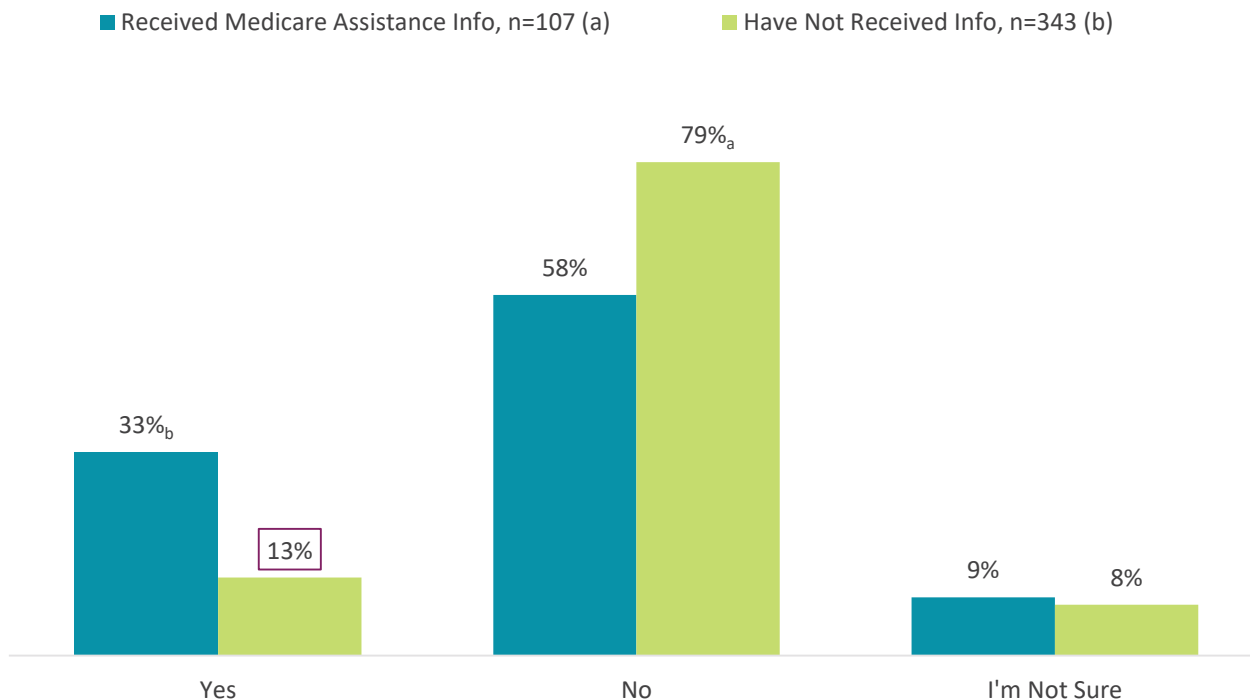
*In the past 12 months, have you received any of the following regarding your eligibility for a Medicare Assistance Program like Medicaid, Supplemental Security Income, or Extra Help with Part D?*

# Among LINDs, those who have not received any outreach or information about their possible dual status are about 2.5 times less likely to have applied for Medicare assistance.

This is to say that simply reaching low-income seniors with a notification that they may be eligible could go a long way in placing people into the appropriate assistance programs.

## EVER APPLIED FOR MEDICARE ASSISTANCE

Base: Not Enrolled in Medicare Assistance Program



Letters indicate significant difference from corresponding group, p < .05

*In the past 12 months, have you received any of the following regarding your eligibility for a Medicare Assistance Program like Medicaid, Supplemental Security Income, or Extra Help with Part D?*

FOR MORE INSIGHTS INTO THE FULL 2019 DUAL ELIGIBLE MEMBER STUDY RESULTS, PLEASE EMAIL [INFO@DEFTRESEARCH.COM](mailto:INFO@DEFTRESEARCH.COM) WITH THE SUBJECT LINE “2019 DUAL.”