



DEFT RESEARCH OPEN ENROLLMENT PERIOD STUDY SENIOR MARKET INSIGHTS SERVICE Part III

2020

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Study Overview

RESEARCH OBJECTIVES

Deft Research's 2020 **Open Enrollment Period Study** is designed to expand on findings from the *Medicare Shopping and Switching Study*. The study aims to help carriers, agencies, and other organizations understand shopping and switching activity during the OEP, particularly as it relates to the prior year's AEP and the onboarding members they may have experienced in recent months.

To strengthen understanding of how the AEP may produce lingering effects that influence OEP shopping and switching, and to gain insight on how specific 2019 attitudes and behaviors tie to decisions and actions taken during the 2020 OEP, respondents from the 2020 *Medicare Shopping and Switching Study* were re-contacted to participate in the OEP study.

METHOD

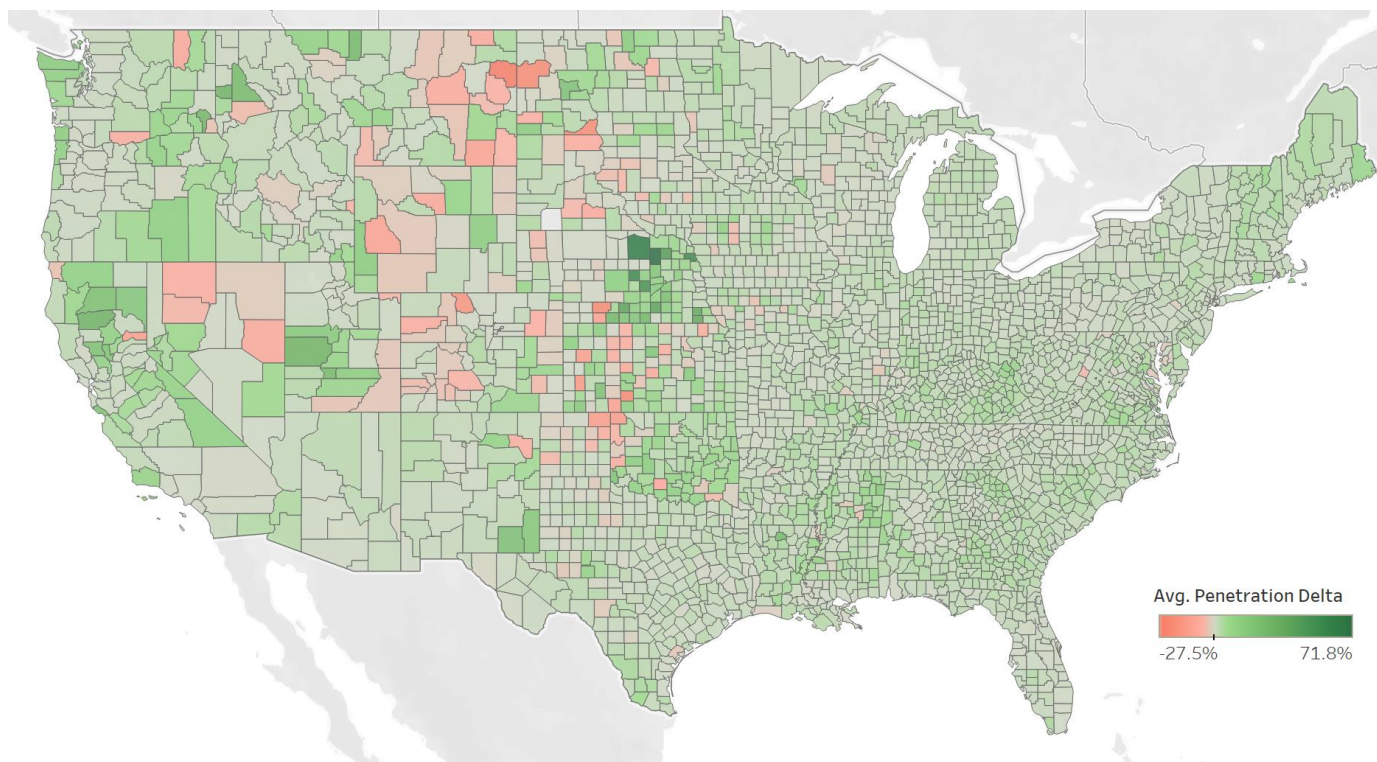
- Respondents were recruited from online panels.
- Surveys were administered from March 24 to April 2, 2020.
- Standard panel incentives were administered for completing the survey.

SAMPLE COMPOSITION

- **3,739** total responses:
 - 1,359 *2020 Medicare Shopping and Switching Study* re-Contacts
 - 671 Medicare Advantage members
 - 509 MedSupp members
 - 179 OMO members
 - 2,380 newly sampled respondents
 - 1,042 Medicare Advantage members
 - 1,060 MedSupp members
 - 278 OMO members
- 1,713 total Medicare Advantage members
- 1,569 total MedSupp members
- 457 total OMO members

MA penetration was relatively stable across the eastern half of the country, while pockets in the Midwest and West saw changes that deviated from the average. Overall, MA penetration rose by .4% to 36.1%.

MA PENETRATION GROWTH, JANUARY – MARCH 2020



- Highest OEP MA Penetration Growth Among 300 Largest Counties:**
- New London, CT (7.7%)
 - Prince George's, MD (3.7%)
 - Lake, IN (3.4%)
 - Oklahoma, OK (3.4%)
 - Onondaga, NY (3.4%)
 - Worcester, MA (3.3%)
 - Montgomery, MD (3.3%)
 - Chatham, GA (3.1%)
 - Gloucester, NJ (3.0%)
 - Atlantic, NJ (3.0%)

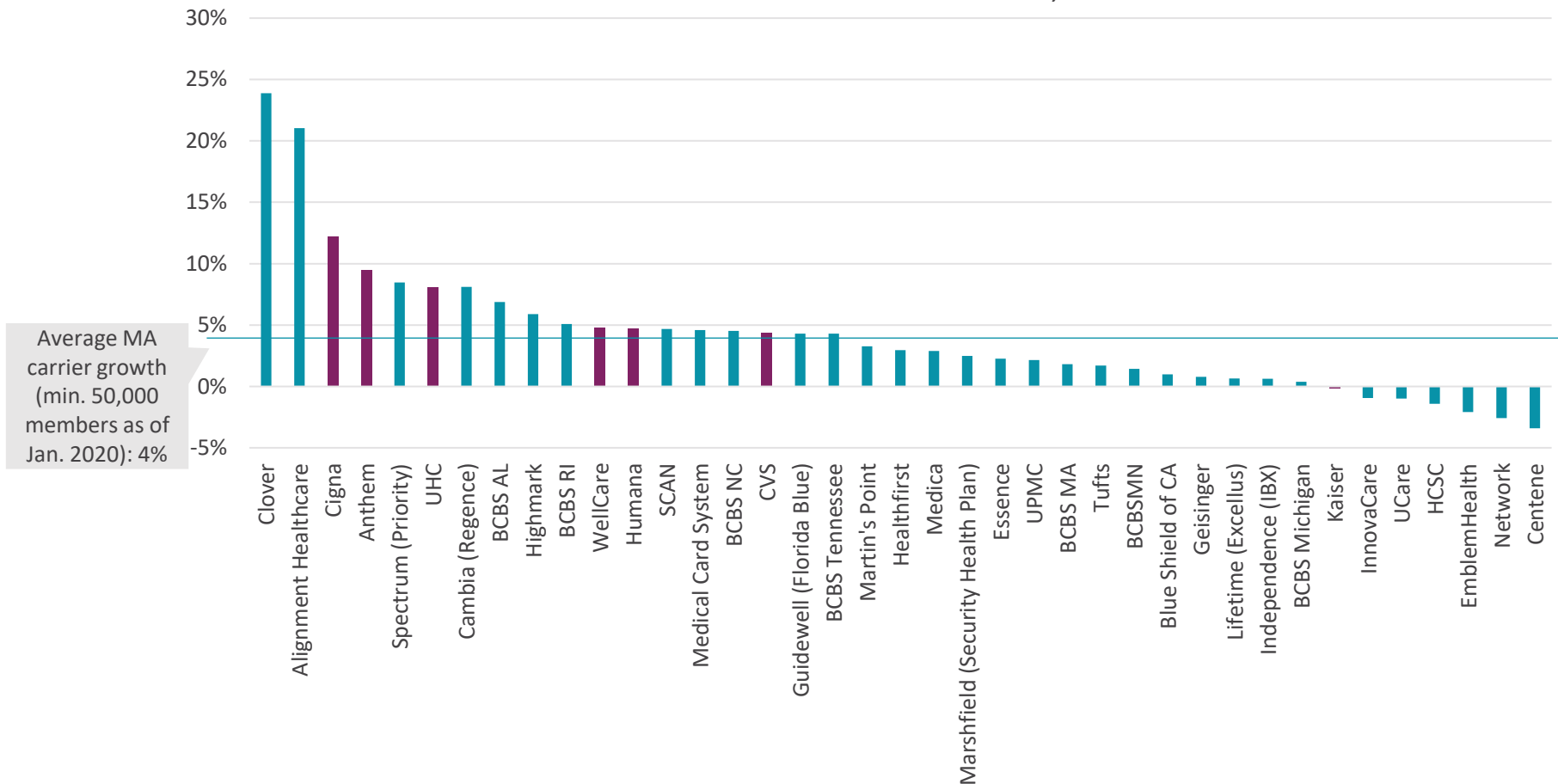
Change in MA penetration calculated in absolute terms. For example, if a county went from 6% MA penetration to 9%, MA penetration growth would be 3%. Overall MA penetration change in penetration rate calculation includes 50 states plus Washington DC.

Source: Deft analysis of January 2020 and April 2020 Medicare Advantage Penetration Files. Medicare Advantage enrollment numbers include Employer, SNP, MMP, PACE, and Cost enrollment.

Startups Clover Health and Alignment Healthcare saw enrollment gains well above industry norms, with the former growing its MA enrollment nearly 25%, and the latter by about 20%.

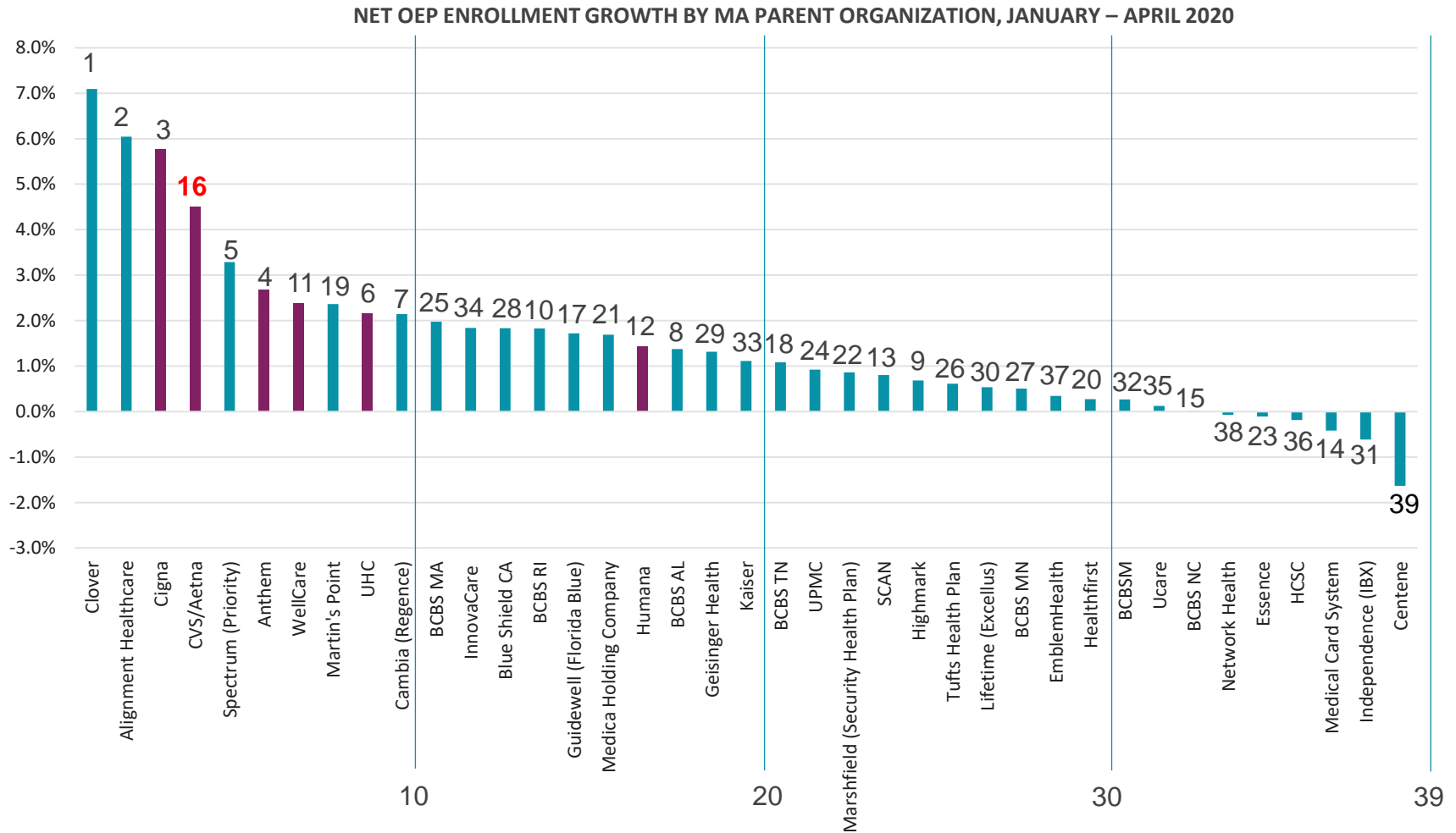
Among national carriers, Cigna saw the highest net growth, coming in at about 12%.

NET MAPD ENROLLMENT GROWTH BY PARENT ORGANIZATION, DEC. 2019 – JAN. 2020



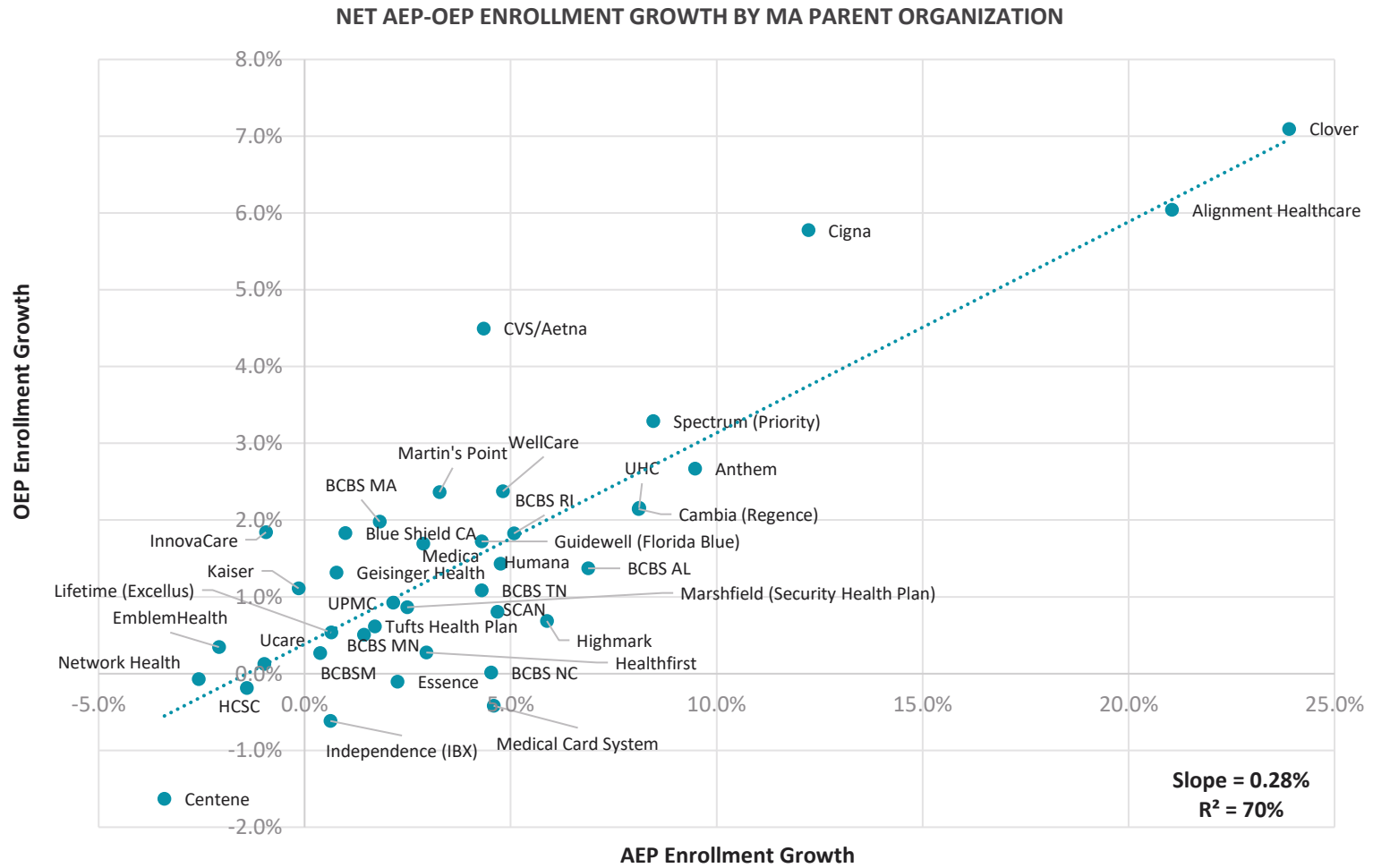
Only Parent Organizations with 50,000 or more members as of January 2020 shown. Organizations with over 250,000 non-SNP/MMP/PACE/employer members as of Jan. 2020 highlighted in purple. Source: Deft Analysis of December 2019-January 2020 MA CPSC Enrollment. Enrollment excludes 800-series (employer sponsored), SNP, and PACE plan MA enrollment.

As was the case in the AEP, Clover Health and Alignment Healthcare gained the highest share of MA members during the OEP, followed closely by Cigna.



Only Parent Organizations with 50,000 or more members as of April 2020 shown. Organizations with over 250,000 non-SNP/MMP/PACE/employer members as of April, 2020 highlighted in purple. Source: Deft Analysis of January-April 2020 MA CPSC Enrollment. Enrollment excludes 800-series (employer sponsored), SNP, and PACE plan MA enrollment.

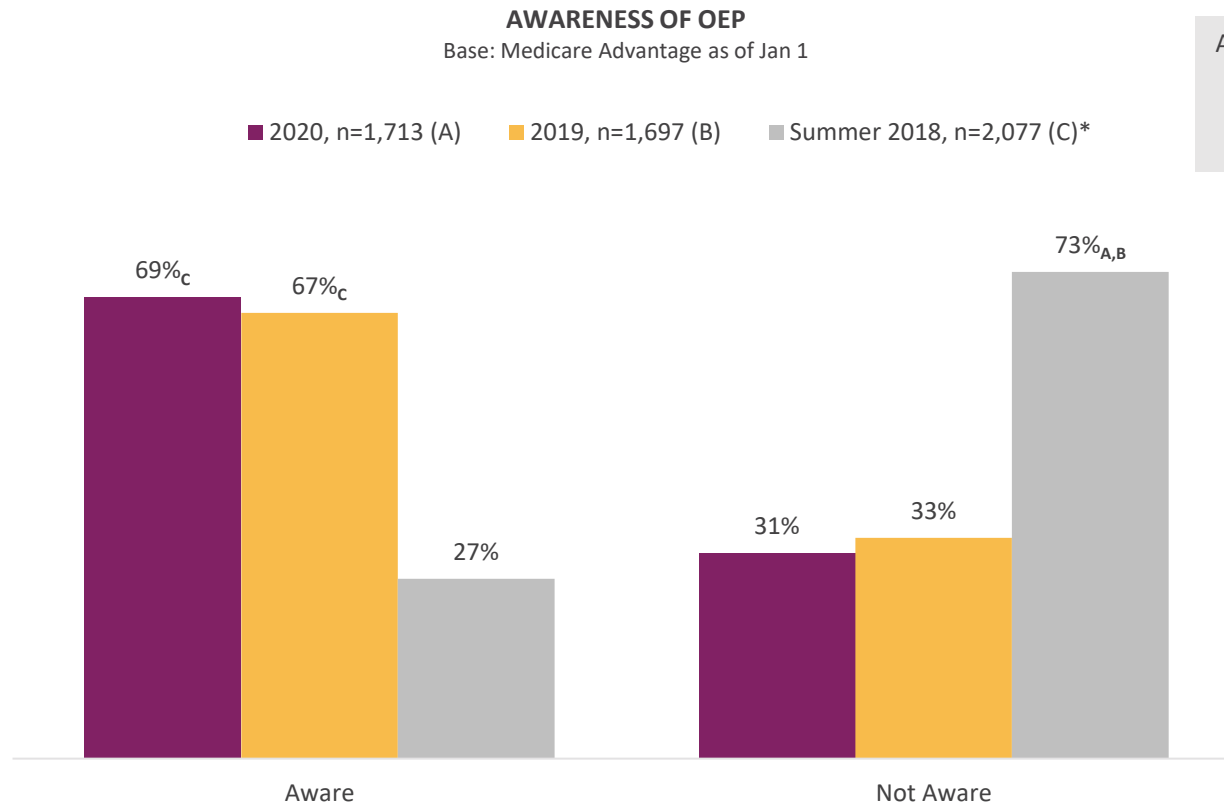
While Alignment and Clover both gained the highest net OEP enrollment growth, Cigna and CVS/Aetna are the brands that most outperformed their AEP growth.



Source: Deft Analysis of December 2019-January 2020 and January-April 2020 MA CPSC Enrollment. Enrollment excludes 800-series (employer sponsored), SNP, and PACE plan MA enrollment.

Much of the growth in OEP awareness occurred between the summer before the 2018-2019 AEP.

Six months before the OEP was reinstated only about a quarter of the senior MA population had heard of it. That all changed when the OEP went live once again in early 2019. The seven-out-of-ten awareness seen that year has held in year two, and may be the benchmark going forward.



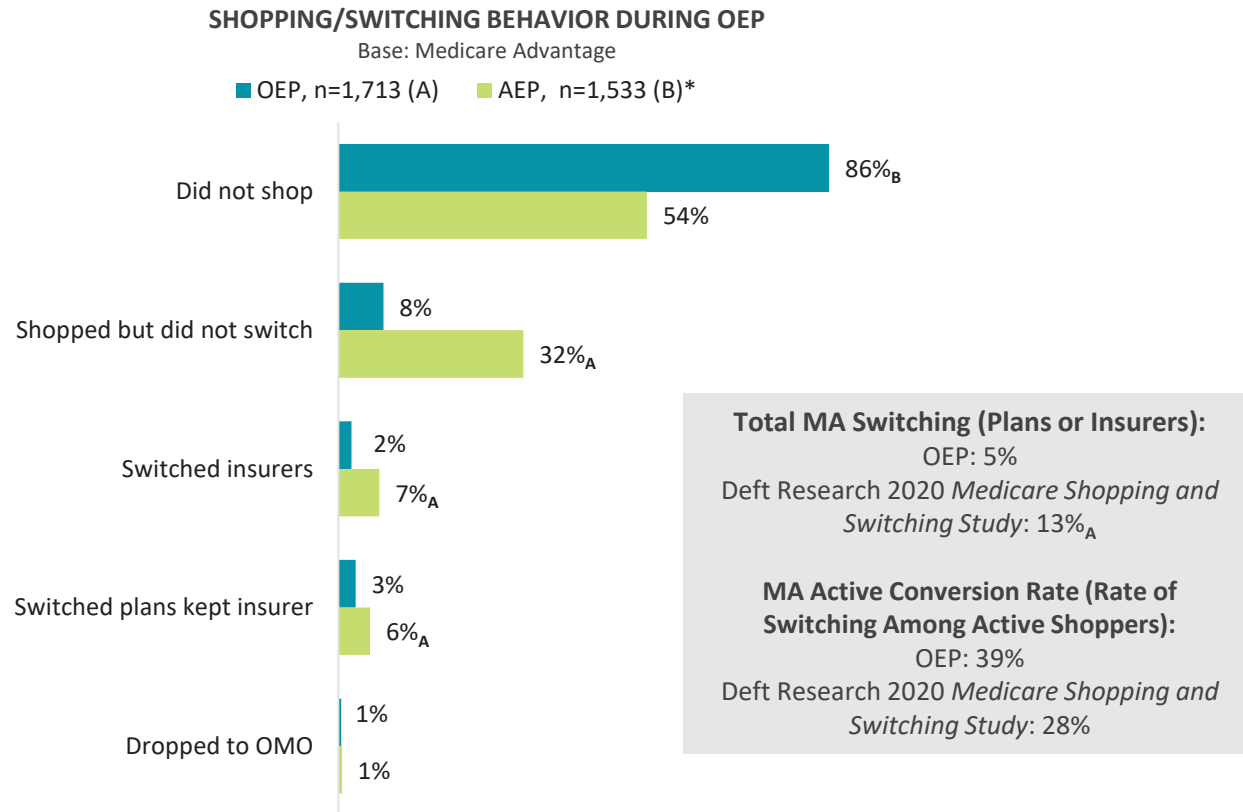
Awareness of the OEP in 2020 did not differ among those who did or did not switch during the preceding AEP.

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

*Data from 2018 Medicare Member Experience and Engagement Study
Were you aware of Medicare's Open Enrollment Period?

About 40% of active MA OEP shoppers switched their coverage for the remainder of 2020.

Despite this, only about one-in-seven seniors engaged with any sort of shopping activity in Q1 of 2020. Those who did engage were likely to act rather than to merely “window shop” as is the case in the normal AEP.



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

*Data from Deft Research’s 2020 Medicare Shopping and Switching Study

During the Open Enrollment Period (OEP) that ran from January 1 to March 31, did you think about, research, or shop for Medicare health insurance?

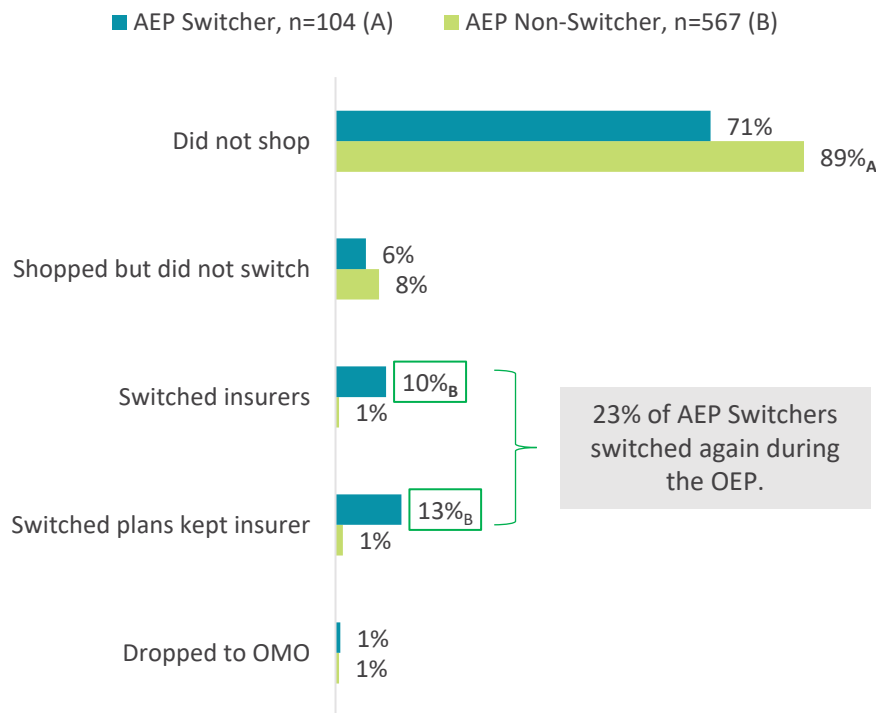
When you had the opportunity to switch from your plan during the OEP (January 1 to March 31), what was your decision regarding your Medicare health coverage for the remainder of 2020?

Among MA members from Deft Research's 2020 Medicare Shopping and Switching Study, those who switched during the AEP were magnitudes more likely to have switched during the OEP.

Nearly one-quarter of AEP switchers also switched during the OEP, compared to a 2% switch rate among MA members who did not make a change during the October-December AEP. Given that 13% of MA members switched during the AEP, this shows that about 3% switched during both enrollment periods.

OEP SHOPPING AND SWITCHING BEHAVIOR BY AEP SWITCHING

Base: Medicare Advantage, 2020 Medicare Shopping and Switching Study Re-Contact



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

When you had the opportunity to switch from your plan during the OEP (January 1 to March 31), what was your decision regarding your Medicare health coverage for the remainder of 2020?
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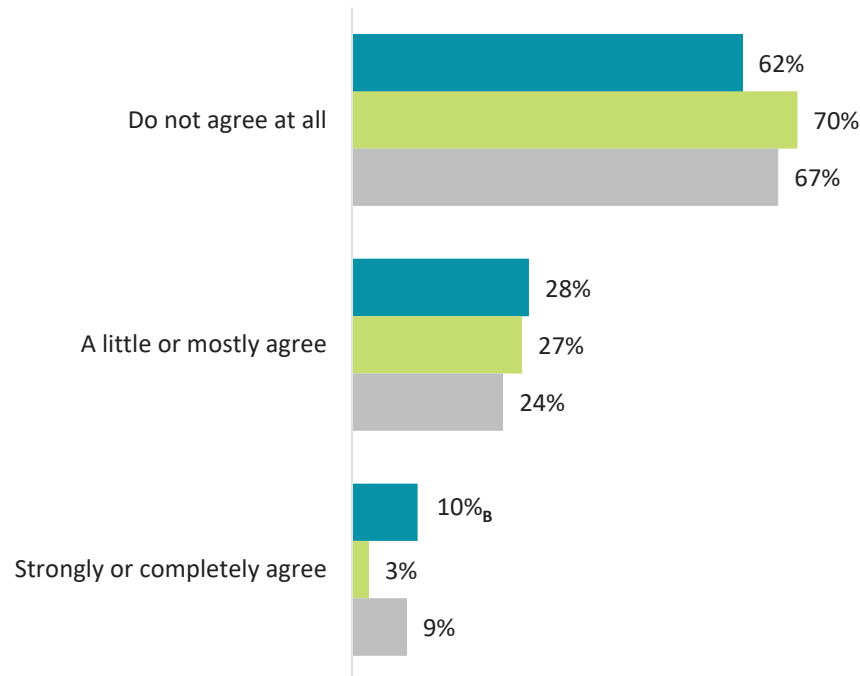
Around a third of all seniors indicated that the COVID-19 outbreak had some impact on their OEP activity, with one-in-ten MA members feeling quite strongly about it.

Deft's larger COVID-19 study (May 2020) is designed to show if seniors feel coverage inadequacy as we look ahead to the AEP. The fact that three times as many MA seniors indicated strong concern about COVID-19 and their plan choice during the OEP versus MedSupp seniors should not be lost on the industry.

CORONAVIRUS AS PROMPT FOR LOOKING INTO COVERAGE OPTIONS

Base: OEP Shoppers

■ MA as of Jan 1, n=193(a) ■ MedSupp as of Jan 1, n=186 (b) ■ OMO as of Jan 1, n=46 (c)



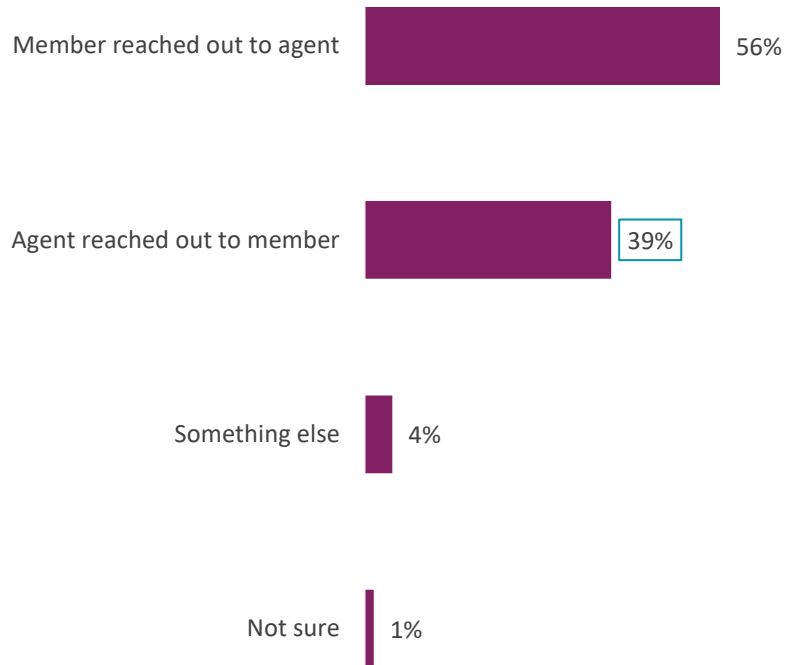
Letters indicate significant difference from corresponding group, $p < .05$

How much do you agree that the recent coronavirus outbreak prompted you to look into your Medicare coverage options for the rest of the year?.

While most consumers reached out to the agent themselves, nearly 40% report that the agent initiated contact during the OEP.

INITIATION OF AGENT-CLIENT CONTACT

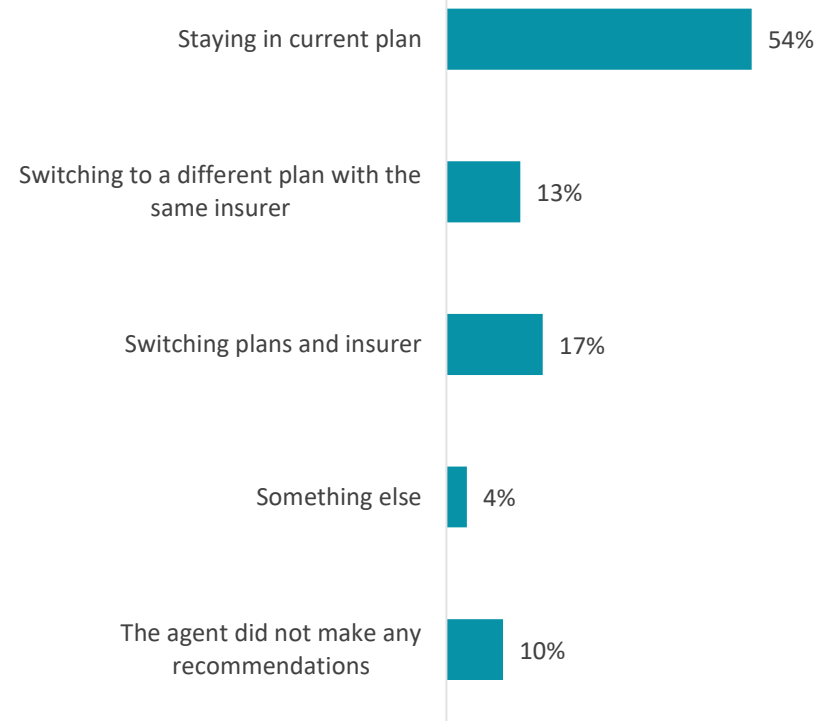
Base: Worked With Agent, n=277



AGENT RECOMMENDATIONS DURING OEP

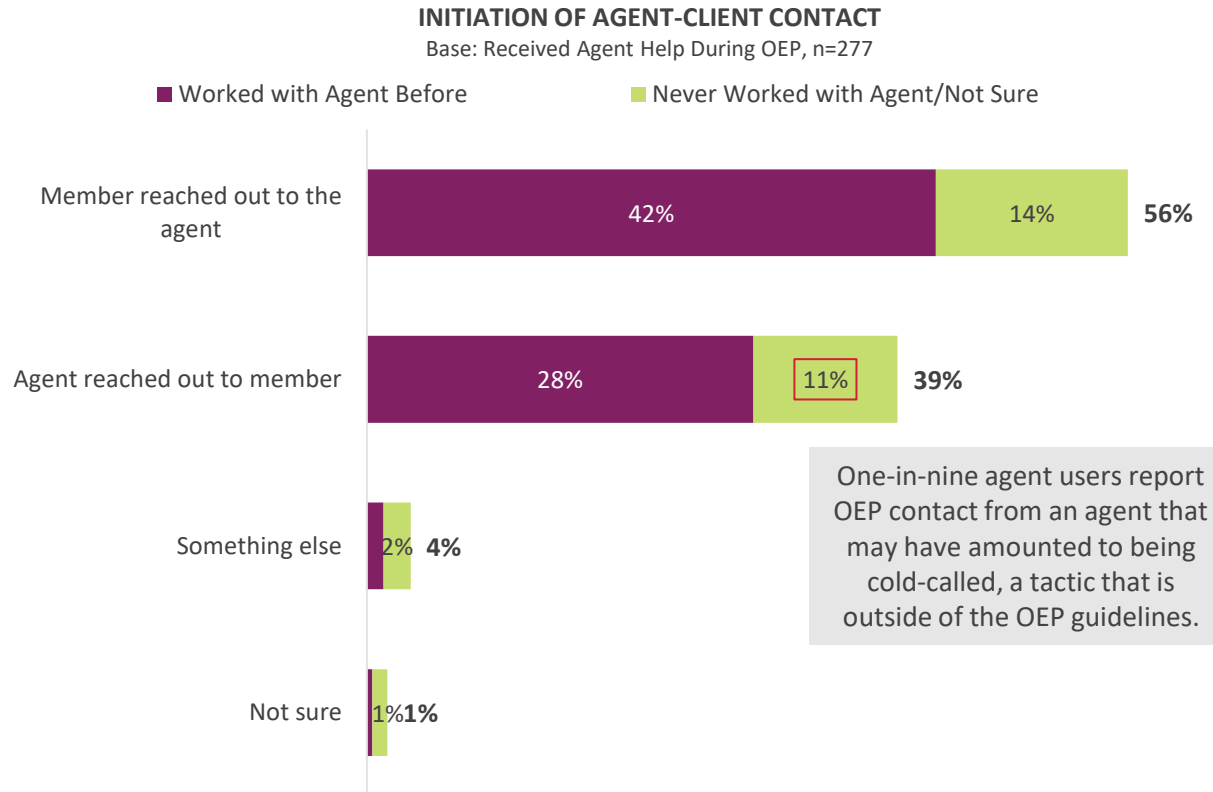
Base: Worked With Agent, n=277

Multiple Response



Thinking of the health insurance agent you worked with between January 1 and March 31, did the agent reach out to your first, or did you reach out to the agent for help?
Choosing all that apply, when you got help during the OEP (January 1 to March 31), what did the agent recommend for the remainder of your 2020 Medicare coverage?

Among MA agent-users, with most have worked with the agent in the past, regardless of who initiated contact during the OEP.



Thinking of the health insurance agent you worked with between January 1 and March 31, did the agent reach out to your first, or did you reach out to the agent for help?

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OEP Observations from the Field



Who is AgencyRM?

AgencyRM is a midsize FMO focused on high touch service and support of our agents.

- 1700 contracted agents
- 45,000+ sales per year
- Primarily in WA, OR, AZ, NM, MI, OH, MS
- Recently acquired by Baldwin Risk Partners
 - Strong in FL
 - Adding about 1000 Medicare agents



The Numbers

- OEP Possible Enrollments
 - 50-60% increase in February, March, April enrollments over 2018
 - Nearly identical results in 2019 and 2020 OEP
- Known OEP switchers' original effective date:
 - 2020 = 49%
 - 2019 = 24%
 - 2018 = 13%
 - 2017 and earlier = 14%



Observations

- Agents saw more activity in market
 - Clients were asking about the open enrollment period
 - Clients who “missed” AEP had opportunity
 - Upset clients
- Multiple carriers made grave errors in member onboarding causing clients to shop/switch
 - Dissatisfied customers seemed to be the primary OEP utilizers



KEY OPPORTUNITY: Ensure your enrollment & onboarding experience is stellar.

Observations



- Many agents used OEP to move clients when there was enough time during AEP.
 - Carrier disruption
 - PBP / contract consolidation
- More agents/carriers understand OEP and we saw less non-compliant marketing

Opportunities

- Educate agents on OEP
 - Who qualifies?
 - What they **CAN** do (instead of what they can't)
 - T65 OEP
- Educate the community on the OEP
 - CMS appears to allow generic education
 - Spark conversation in the community between clients and agents
 - Focus on “wrong decision” or “missed opportunities” to gain audience attention



Contact info

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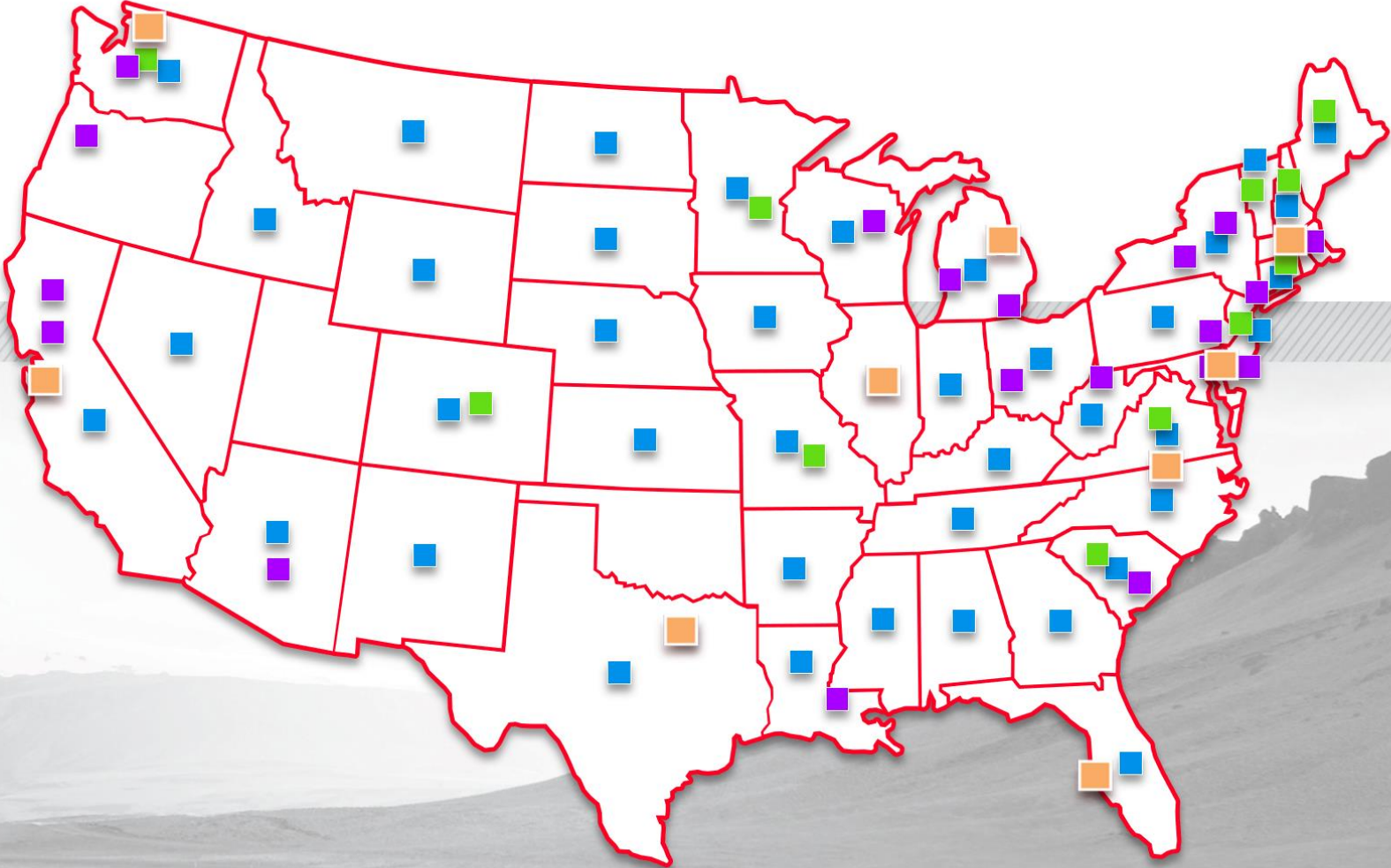
www.AgencyRM.com



35+ years, 90% health insurance, 100% direct

KEY

- Regional, Non-Blue plans
- Statewide Blue Cross Blue Shield plans
- Delta Dental Plans
- CVS SilverScript Nationwide
- Plan Launch**



What's happening today

- Webinars instead of seminars
 - Live events and pre-recordings
 - Greater help online
 - Promotions to highlight alternative channels
- COVID-19 SEP
 - Help and support for a number of individuals
 - newly unemployed (<https://bit.ly/2xZpxo8>)
- Member Communication – now and through the end of the year

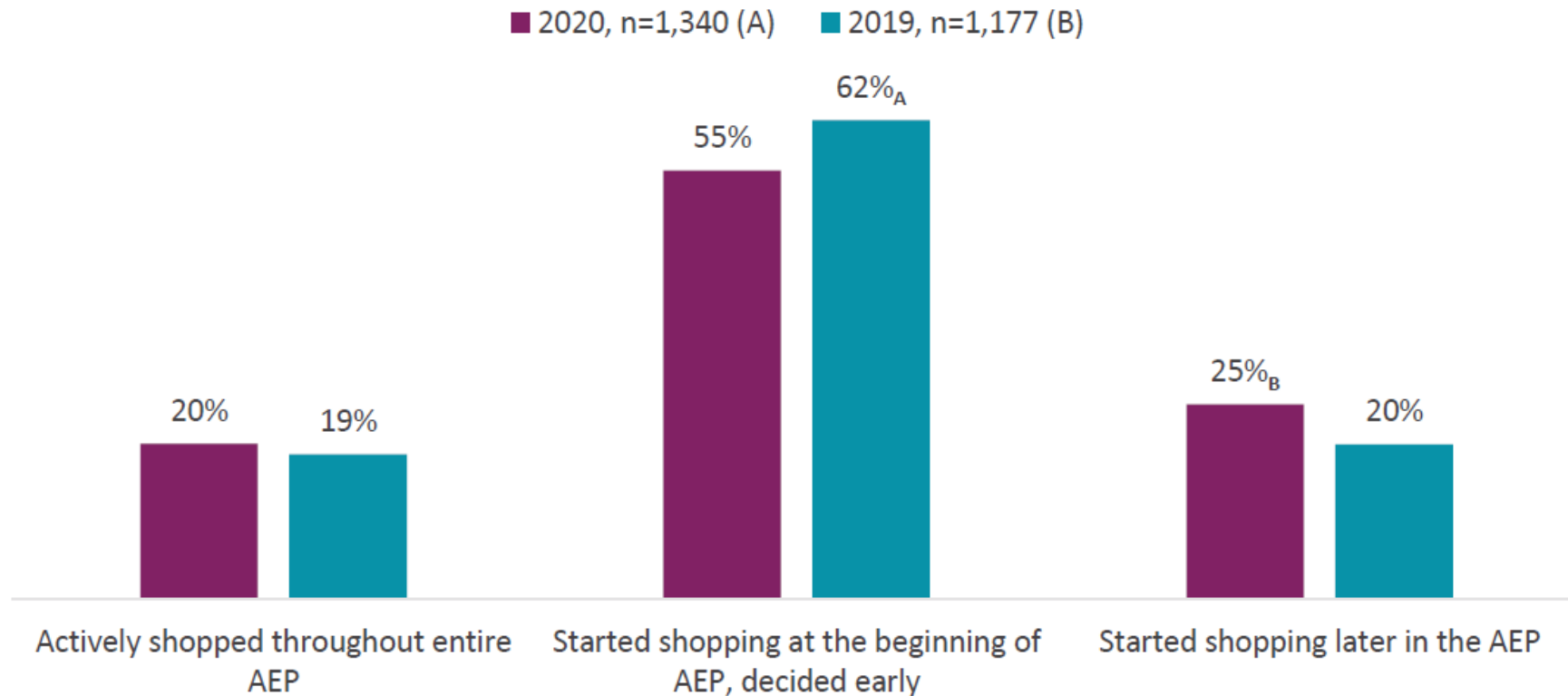
Successfully planning for this AEP



Successfully planning for this AEP



Fifty-five percent shopped early *and* decided early



Invest in a Pre-heat campaign to drive leads early

- Multi-channel campaign – Go as big as you can
 - Direct mail, TV, digital
- Include *an offer* to encourage response
 - Booklet, checklist, sweepstakes, etc.
- Send each respondent a pre-enrollment kit to be in homes on Oct. 1
- Nurture leads with follow-up emails and phone calls immediately

Seminars and One-on-One meetings

- Caution and preparation
- Excitement around online or contactless events
- Prepare for in-person and livestreamed events
- Support and prepare your sales force and brokers
- Re-visit the agenda and sales presentation
- Ensure your website is ready for the very best user experience

Disrupt the marketplace right from the start

- All cylinders on Oct 1
 - Consider mailing a portion of your first touch First Class
 - Don't be afraid of DRTV
 - Plan early & for optimum clearance
 - Test different supporting formats
 - Keep a strong digital presence throughout
 - Search, Facebook, Display, Gmail, retargeting, upload email lists for surround sound
 - Utilize segmentation

Segmentation for Effective Campaigns

- Segmentation
 - Winback
 - Non-Converted leads
 - Don't forget your New to Medicare leads
 - 66-year-olds experiencing their first AEP
 - Retired military
 - Med Supp
 - Original Medicare



Dear <Pat Q. Sample>,

When you turned 65, **maybe you enrolled in a Medicare health plan that just isn't giving you the high-quality coverage and service you deserve.** But did you know ... that's not something you have to live with! You can live your life to the fullest. You can choose a better solution, and *it's easy.*

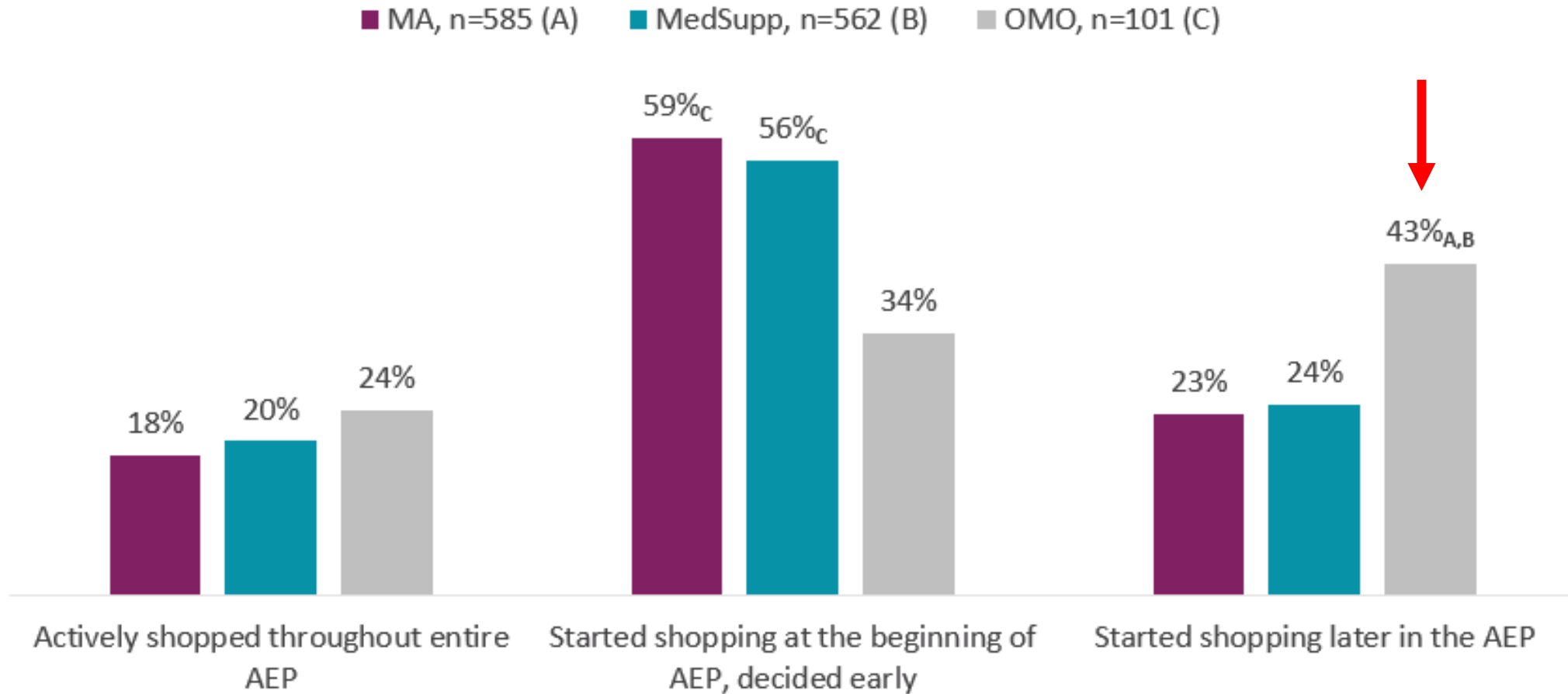
Engage all constituencies

- Providers and staff – develop a win/win relationship
 - Educate on how new benefits help their patients
 - Provide guidance on CMS Dos and Don'ts
 - Propose co-branded educational events
 - Highlight key physicians or specialties
 - Place materials in their offices
 - Collaborate on an affiliation letter(s)
- Employees
 - Involve your employees to get the word out

Hit the ground running November 9

- Consider First Class mail for a portion of your direct mail
- Ramp up DRTV, digital for the last month
- If budget allows, include local radio and TV events/sponsorships
 - Speak to what is happening in the moment
- Original Medicare outreach

Original Medicare consumers tend to shop later



2021 AEP Recap & Reminders

- Flexibility – there will be unknowns
- Contingency – scenario planning
- Re-look at audiences and segmentation opportunities
- Digital literacy acceleration – this is occurring now
- Onboarding – it matters more than ever

Thank You & Please Keep in Touch!

- Visit our blog for timely and informative updates
 - <https://www.dmwdirect.com/blog/>
- Reach out directly with any questions
 - Rachel Silva, VP Strategy & Innovation
 - rsilva@dmwdirect.com

EXECUTIVE SUMMARY: 2020 OEP

1. **Consistent** – Stream of initiatives to ensure Independence **retained current and newly enrolled members** while **attracting potential switchers, Age-Ins, and SEP beneficiaries** throughout OEP
2. **Cohesive** – **Aligned** our sales & marketing strategy **across audiences and outreach** to **elevate the message impact**
3. **Creative** – Brought the **same creative energy and effort to OEP as AEP** but with lower investment levels



Retention

Monthly content themes developed to ensure consistent messaging across all channels, to provide a warm welcome, and to educate new and existing members



Acquisition

Direct mail, digital and event-based campaigns educate on OEP and spark interest in product and position Independence as Medicare experts.



Community Dev.

Leverage key community partnerships to provide support across channels. Showcase Independence's commitment to seniors in underserved neighborhoods across the region.

MEMBER COMMUNICATIONS & RETENTION

Welcome & Plan Basics

JANUARY

Focusing on access to our network, benefits – plan specific.



Pharmacy & Part D

FEBRUARY

Cost-saving options for members, such as OTC and preferred pharmacies.



Care Options

MARCH

Where members can go for care – PCP, telemedicine, urgent care, and ER.



Digital Onboarding

- Welcome email campaign – N2B and Plan Changes.
- 4 touch points (1x January/March, 2x February).
- Videos to engage members.

Better Together Campaign

- Series of monthly touches:
 - Postcards
 - Emails
 - Webinars

Additional Marketing Tactics

Direct Mail

- Update Magazine
- Buck slips

Digital

- Get Good Living emails
- Social Media & PlanTalk
- iStrat trigger messages
- Blogs

Telephonic Outreach

- Welcome Calls
- CAHPS Hug Calls*

ACQUISITION & SALES SUPPORT

OEP (Jan – Mar)

- To explain rules of OEP, a one-page insert will be included in fulfillment kits and with Smart Solutions brochures.
- Call to action: Call Telesales to discuss your options or schedule a home visit.
- A banner ad will be displayed on the webpage with an “Act Now” and OEP deadline message.

Attention Medicare Advantage members!
You can enroll in a **DIFFERENT** Medicare Advantage plan.

During the Medicare Advantage Open Enrollment Period (OEP), we'll let you switch from January 1 through March 31, all Medicare Advantage plans or make a one-time change to their original plan.

Starting OEP you can:

- Switch to a different Medicare Advantage plan (with or without a copayment)
- Drop your Medicare Advantage plan and return to Original Medicare, Part A and Part B, or a Medigap Plan

Sign up for a new plan:

- Medicare Part B, Part C, or Part D
- Drug Plan (if not already enrolled in Medicare)
- Drop your Medicare Advantage plan and return to Original Medicare, Part A and Part B, or a Medigap Plan

OEP ends March 31. Let an Independence Medicare expert help you enroll before the deadline.

To learn more:

Call toll-free numbers (TTY/TDD customers), hours of operation.

Joy Marketing (Feb)

- To increase brand awareness and inspire consumer requests for Smart Solutions Booklet, we will mail an oversized postcard with prize package.
- Message: Turning 65, new to Medicare, or looking for a plan that covers most of your out-of-pocket expenses? MedigapFreedom provides savings, flexibility, and convenience.

**Turning 65?
New to Medicare?**
Or just want a plan that covers more out-of-pocket expenses?

Check out the savings, flexibility, and convenience of MedigapFreedom Plan C and Plan M.

- No deductibles and \$0 coinsurance
- No out-of-pocket maximums
- Extra services, benefits and discounts
- Health and wellness programs
- Additional travel arrangements and more services

Independence
Medicare

LIS Seminars (Mar)

- To inspire trust and build relationships, key Brokers will hold Savings Seminars on PACE/PACENET, Extra Help, Medicaid, Meals on Wheels, LIHEAP, & more for LIS beneficiaries.
- Message: It's our mission to keep you aging in place with minimal out-of-pocket costs.
- Call to action: Call Telesales to register for a seminar.

Welcome
A Guide To Savings For Medicare Beneficiaries

Independence
Medicare

Med Basics (Jan – Mar)

- To position FSRs as Medicare experts and promote Medicare Basics seminars, we will leverage direct mail and digital campaigns.
- Monthly postcard, emails and online ads drive to seminar registration tool.
- Message: It's time to find out about Medicare and explore your options.

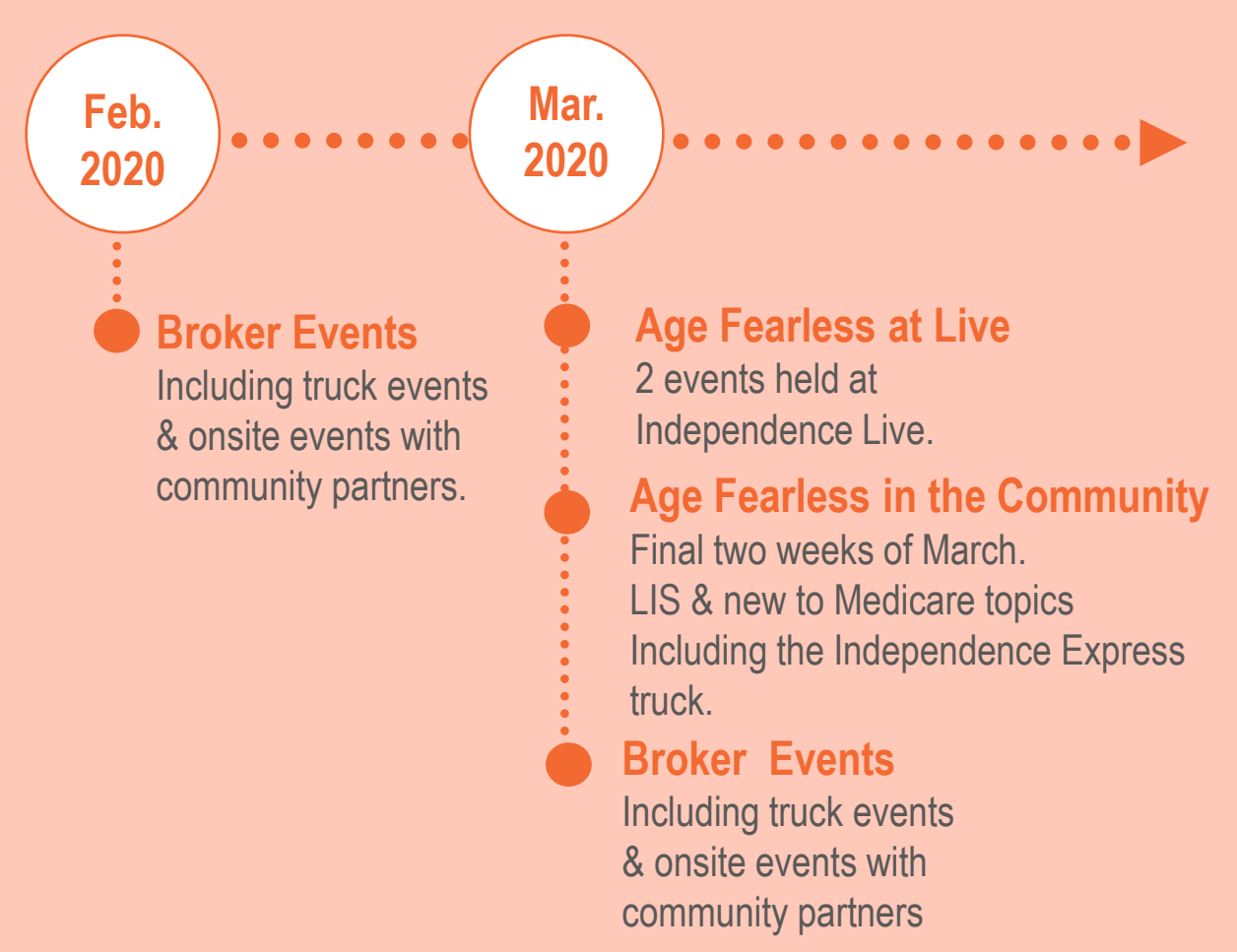
Get a head start on **Medicare**

It's time to find out about Medicare and explore your options.

Independence
Medicare

Join us for a Medicare Basics seminar
with Mary Albert at a local or regional site. She will explain Medicare and how to choose your plan. It's FREE! (Lunch is covered for you.)
Thursday, December 10, 2020
10:00 AM - 12:00 PM
Book your spot now at: [www.independence.com/medbasics](#)

COMMUNITY DEVELOPMENT – OUTREACH & EDUCATION



Planning for Q2 2020

Events will mostly occur in late first quarter into the second quarter due to low attendance rates during winter events.

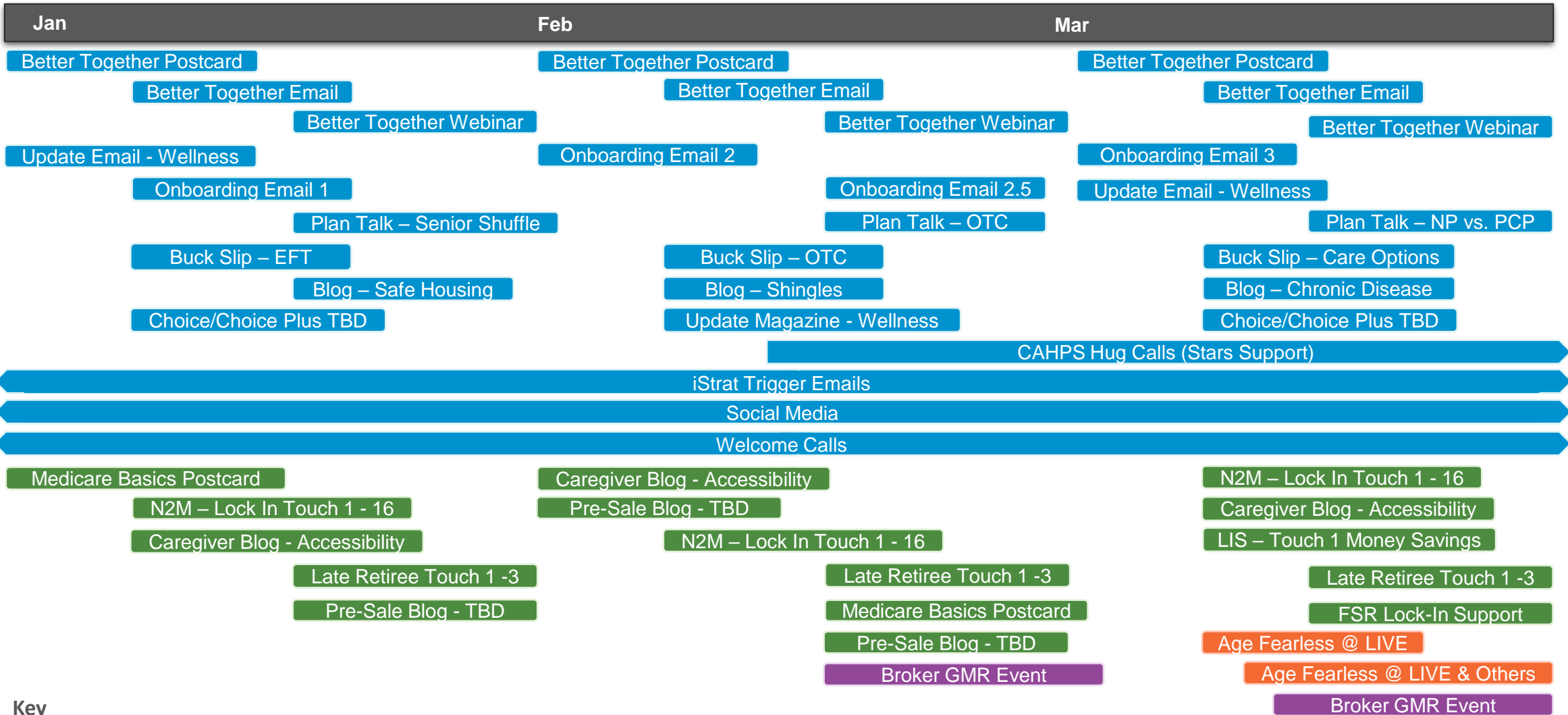
- Event topics will combine Medicare Basics and LIS and other subsidy program support.
- Opportunity to expand into upper Delaware and Lower Bucks counties.
- Engaging Benefits Data Trust to support with additional programing specifically targeting low income seniors.

Additional Efforts:

- Working with broker channel to identify opportunities for broker events in February and March.
- Target new relationship with Philadelphia Community Schools.

GOVERNMENT MARKETS MARKETING CALENDAR

January – March



Key

- ◆ Member Communications
- ◆ Community Development
- ◆ THE RISE ASSOCIATION
- ◆ Broker

PHILADELPHIA FLOWER SHOW CAMPAIGN

Peace of mind through every "what-if"

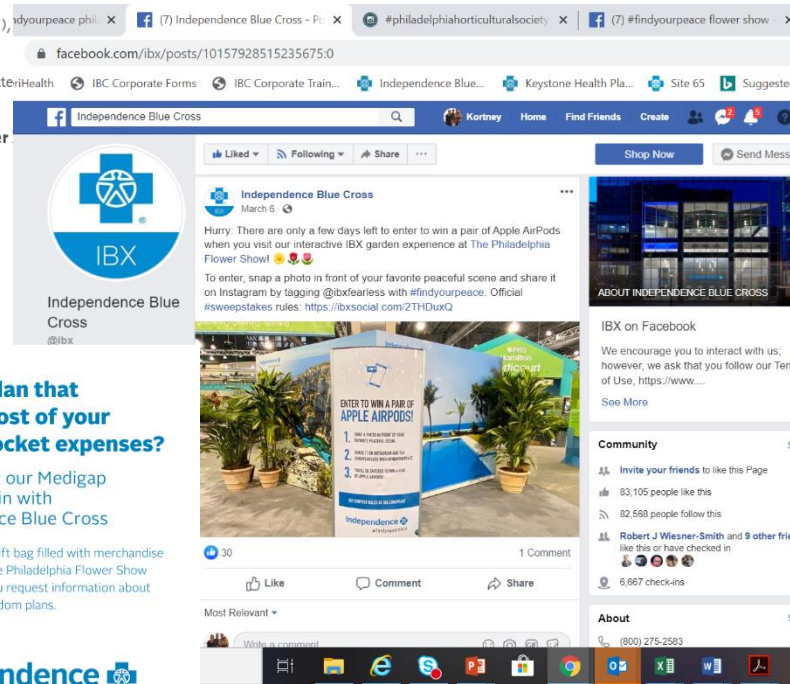
Independence Blue Cross (Independence) offers all members free yoga, meditation, Tai Chi, and healthy cooking classes at Independence LIVE. It's one of the ways we enhance the health and well-being of the people and communities we serve.

It's also one of the reasons we're proud to support the Pennsylvania Horticultural Society (PHS), creating beautiful, healthy, and sustainable communities.

PHS will be hosting the 2020 Philadelphia Flower Show from February 29 - March 8. If you attend, be sure to visit Independence's Garden Display and The Lemony interactive exhibits!

Visit ibxmedicare.com/peace to learn more about the Philadelphia Flower Show and other community events.

Independence Proud sponsor of the Philadelphia Flower Show **PHS**



Want a plan that covers most of your out-of-pocket expenses?

Learn about our Medigap plans and win with Independence Blue Cross

You could win a gift bag filled with merchandise from the exclusive Philadelphia Flower Show vendors when you request information about our MedigapFreedom plans.

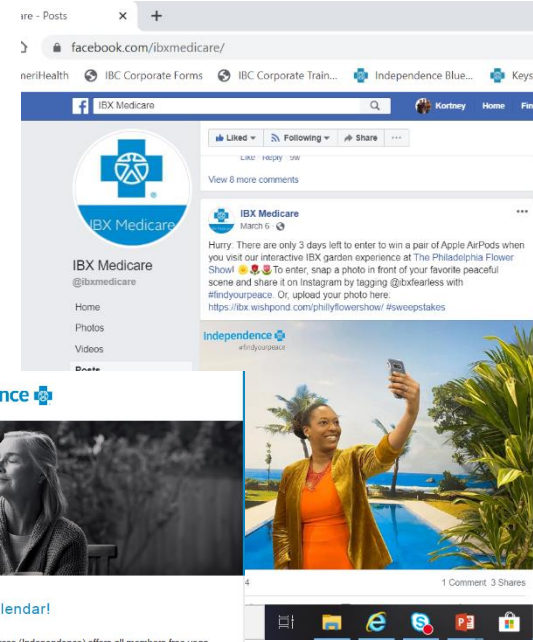
Independence Proud sponsor of the Philadelphia Flower Show **PHS**



Peace of mind through every "what-if." That's the Benefit of BlueSM.

ibx.com/peace

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Independence

Mark your calendar!

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[Learn more](#)



Responding to COVID-19

- In order to better serve our members with pertinent and timely information, several BAU and new marketing campaigns have been postponed in light of the COVID-19 pandemic.
- Our focus has shifted to prioritizing COVID-19 and benefit coverage communications across a variety of channels, including: direct mail, email/wire, social media, etc.
 - Digital communications regarding COVID-19 performed very well. Avg. open rate: 48% (goal 31%). Majority of click throughs went to MDLIVE's website.



Digital Engagement

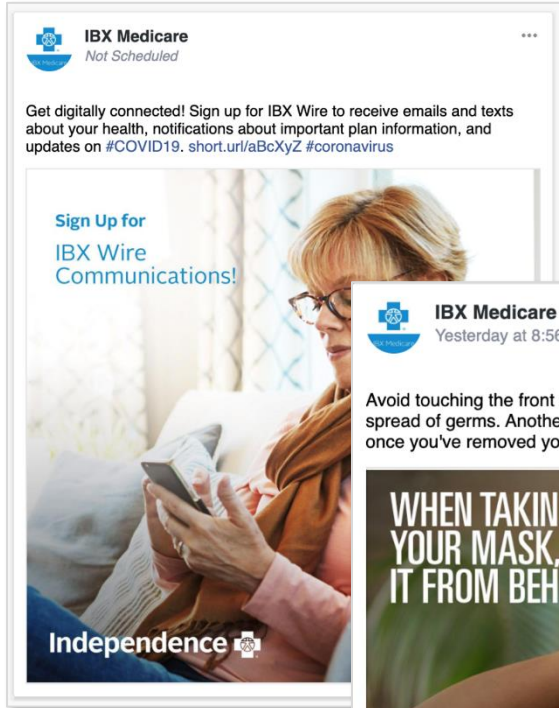
- January & February **Better Together Webinars** received over 450 views
- **54% MA Individual** digital opt-in rate; increased by 800 members in March
- **7,500 new prospects** have also opted-in within the last month



Sales Support

- **Enrollment Hotline** – Assisting Brokers complete the enrollment after performing a phone consultation
- **MyQuote tool** – For digitally savvy seniors, brokers can consult over the phone and push a quote to the **enroll via email using a PURL**.
- **Aggressive online marketing**
- **Medicare Transition Education**

IBX MEDICARE FACEBOOK – COVID-19



Key Insights

- The 'Get Connected' Facebook post was reshared, with revised language, on 4/29. Post has reached 1718 users, a 145% WoW increase.
- The top performing COVID-19 post was BCBSA's *Mask* with a 5% engagement rate

Facebook Likes				
Date	Jan-19	Jan-20	YoY Growth	
Monthly New Likes	153	265		
Total Fans	28,619	34,851	21.78%	
Date	Feb-19	Feb-20	YoY Growth	QoQ Growth
Monthly New Likes	337	191		
Total Fans	28,919	34,990	20.99%	0.40%
Date	Mar-19	Mar-20	YoY Growth	QoQ Growth
Monthly New Likes	300	479		
Total Fans	29,188	35,442	21.43%	1.29%
Date	Apr-19	April-20	YoY Growth	QoQ Growth
Monthly New Likes	401	563		
Total Fans	29,548	35,979	21.76%	1.52%
Date	May-19	May to date	YoY Growth	QoQ Growth
Monthly New Likes	505	186		
Total Fans	30,038	36,195	20.50%	0.60%

WHAT HAVE WE LEARNED?

- Consistency, Cohesiveness and Creativity are absolutely key
- Approach generates some OEP sales, lifts conversion for SEP audiences, and solidifies retention
- Being creative and constantly piloting new tactics will put you in a strong position to pivot due to unforeseen circumstances

Questions: Kortney Cruz, VP Sales & Marketing, Independence Blue Cross

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THANK YOU

