



Focused, applicable information  
for confident implementations.

April 2011

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## + HEALTH INSURANCE UNDER 65 INTELLIGENCE SERVICE

### + HEALTH INSURANCE UNDER 65 SERVICE DESCRIPTION

Since 2006, Deft Research has been a trusted partner furnishing the Medicare insurance industry with timely health consumer insights designed to provide marketers, designers, and executives with critical knowledge to navigate an evolving marketplace. Due to client demand, Deft launched its new, three-part syndicated service in 2011 to assist with the Under 65 market. Now, health plans, agencies, PBMs, and state insurance commissioners have access to consumer insights needed to guide decisions during this unprecedented period of rapid transition.

#### *Three Critical Business Questions: Three Timely Research Reports*

*As healthcare reform nears, managers in the Under 65 industry need to know:*

- ✓ Optimal plan designs for *today's* individual and small group members who will likely both occupy *tomorrow's* individual marketplace-- inside or outside of the exchange.
- ✓ Shopping pathways and points of market entry for various segments of the population.
- ✓ Insights from small business owners and managers. "How do they plan to manage their employee's coverage as reform nears?"

### + 1) 2011: HEALTH INSURANCE DESIGN STUDY

Deft's first study, Health Insurance Design, identified ideal benefit structures for various segments of the Under 65 population. This study included a plan simulator tool where respondents adjusted cost shares and benefit levels which illustrated the preferred mix of benefit and cost. Deft reported the results of this exercise by age, income, and health status so that managers could understand member trade-offs by target segment. This study also shed light on consumer preference to shop inside or outside of the exchange by segment.

*The purpose of this research was to describe the market for health insurance in ways that would help clients of the study better predict the outcome of their business strategies. It was fielded online and obtained 3470 responses nationally with a target population aged 19-63 who work for employers with less than 1000 employees, or are not employed.*

**Design Date: March, 2011**

**Field Date: April, 2011**

**Publish Date: May, 2011**



Deft Research provides focused, applicable information to health product and marketing teams for more confident and productive project implementations.

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### **+ 2) 2011: SHOPPING PATHWAYS & THE INTERNET STUDY**

The second of three studies examined the most likely shopping activities that current and future individual market shoppers would pursue. Deft identified which marketing channels various segments of consumers turned to first when entering the market, to what degree current employers would be sought out for advice, and how key internet search words would affect shopping.

*This internet study obtained 3487 responses nationally with a sample population aged 19-63 who work for employers with less than 1000 employees, purchase health insurance directly, or are not employed.*

**Design Date: July, 2011    Field Date: August, 2011    Publish Date: September, 2011**

### **+ 3) 2011: BUSINESS MANAGERS' OUTLOOK STUDY**

Deft's third study, Business Managers' Outlook, gets into the heads of small, mid-sized, and larger business managers to examine how reform will impact the future of employer-based health benefits. Specifically, the study highlights the extent to which these critical actors have studied reform, how much they value future state exchange functions, the likelihood they will move to private exchanges in the future, and many more factors that health plans must know to compete in a shifting landscape.

*Respondents were business managers who work for companies with 3-500 workers, **and** make decisions or recommendations concerning health benefits, **509** managers participated in the study.*

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#### **For More Information, Contact:**

George Dippel, VP of Client Services  
gdippel@deftresearch.com  
(262) 697-1370