

# 2025 AEP Shopping Experience Survey

January 2025



media logic®

# The 2025 Annual Enrollment Period (AEP): A Closer Look

The 2025 AEP faced major disruptions from regulatory changes, market shifts, carrier exits and premium adjustments, all amid heightened election noise. To understand consumer impact, **Media Logic conducted its third annual Medicare AEP Shopping Experience Survey** with 450 enrollees (ages 66-75). The post-AEP findings reveal key drivers of member satisfaction and provide valuable insights to enhance future plan offerings and communications.

# Executive Summary

The survey reveals several key insights that can guide future member and prospect engagement strategies.

## **Member Satisfaction and Shopping Behavior**

Despite high satisfaction rates among Medicare Advantage plan members, a significant portion of beneficiaries are actively exploring their options:

- Member satisfaction remains high, with 92% of Medicare Advantage enrollees reporting satisfaction with their current plans.
- However, nearly half of respondents shopped for a new plan.
- Access to preferred doctors and providers continues to be a crucial factor in plan satisfaction.
- 41% of respondents cited a lack of uniqueness or innovation, including lacking specific benefits, as a major reason for dissatisfaction with their current plan.

# Executive Summary (Continued)

## Plan Switching Trends

- Approximately 20% of those who shopped for plans ultimately made a change.
- Of those who switched plans, 64% also changed their insurer.
- The primary motivation for shopping was to find a plan that better met individual needs, followed by interest in new benefits.
- 51% of switchers were driven by the desire for better or new benefits, while 22% had to change due to plan unavailability in 2025.

## Enrollment Process and Timing

- Of those who switched plans, 58% did so in the month of November.
- When reviewing options, visiting an insurer's website was the most popular action, followed by consulting with brokers and family or friends.
- 58% of those who switched plans utilized a broker for enrollment.

# Executive Summary (Continued)

## Marketing and Communication Effectiveness

- Television, mail and email were the most recalled advertising mediums.
- Direct mail (DM) from prospective insurers showed promising engagement, with 53% of recipients either reviewing the material or sharing it with a broker or family/friend.
- Election noise seemed to have little impact on shopping and switching habits.

## Key Factors in Plan Selection

When choosing a plan or insurer, beneficiaries prioritize:

- Trustworthiness as the most important quality in an insurer.
- Benefits that meet individual needs, slightly outranking access to preferred doctors/providers and cost savings.

# Plan Satisfaction

# Medicare Plan Satisfaction

**92%** of respondents were satisfied with their 2024 Medicare plan\*

- 69% reported being "Extremely" or "Very" Satisfied

## What did you like best about your plan?

- Access to my preferred doctors and providers (45%)
- Easy to use (24%)
- Offers good value for the money (21%)

## What did you like least about your plan?

- Not unique or innovative/lacking benefits (41%)
- Poor customer experience/service or difficult to use (24%)
- Cost/not a good value (23%)
- No (or limited) access to my preferred doctors and providers (13%)

\* How satisfied were you with your 2024 Medicare plan?

# Shopping Behavior



# Medicare Shopping

## Shopping Initiation

47% of respondents looked at other Medicare plan options for 2025.



## Motivation

Of those who shopped, when asked why, the majority (66%) cited "to see if another plan could better meet my needs" as the driving factor.



## Timing

62% of shoppers decided to shop for options before or during October.



## Plan Change

20% made a change to their Medicare plan for 2025.

- 64% of those also made a change to a different insurer



# Reasons for Changing Medicare Plans

51%

Wanted different or better benefits

Better Benefits

23%

Aimed to save money on health care costs

Cost Savings

22%

Changed because their current plan was no longer available

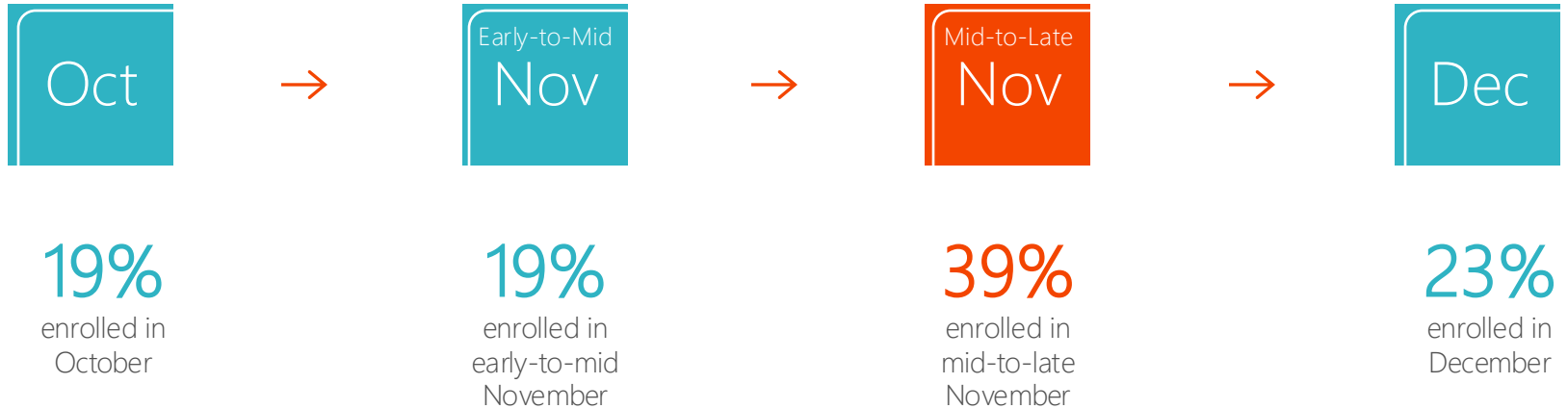
Plan Terms

5%

Sought better customer service

Customer Service

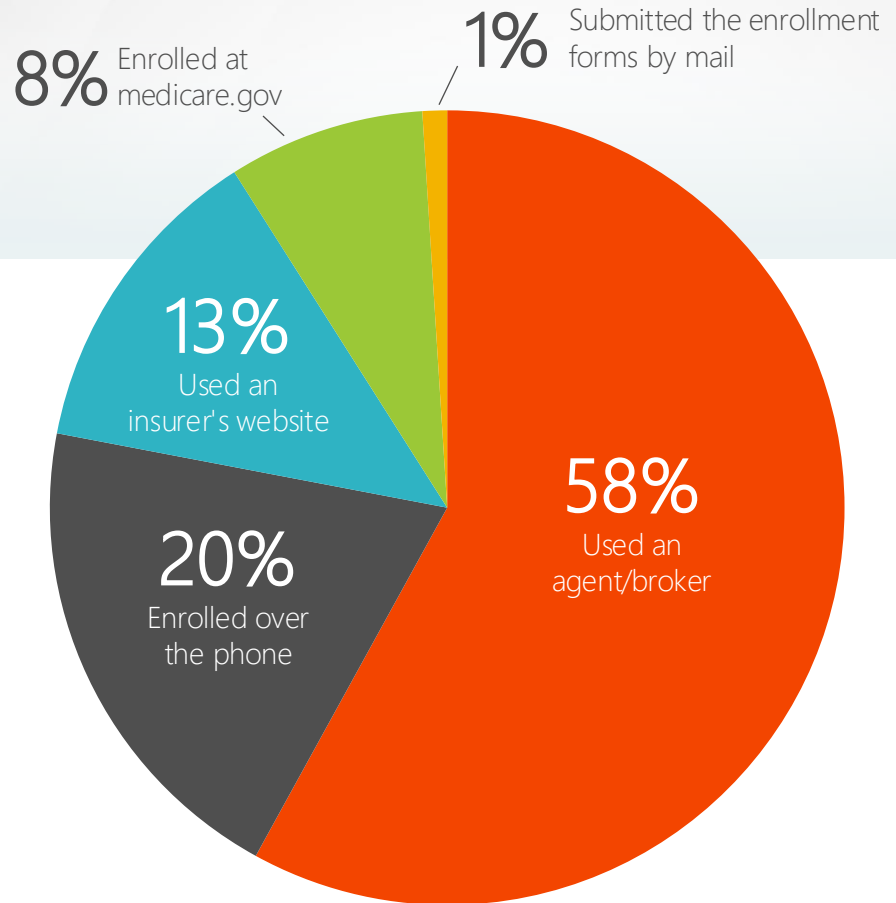
# Enrollment Timing



# Enrollment Methods

## How did you enroll in your new Medicare plan option for 2025?

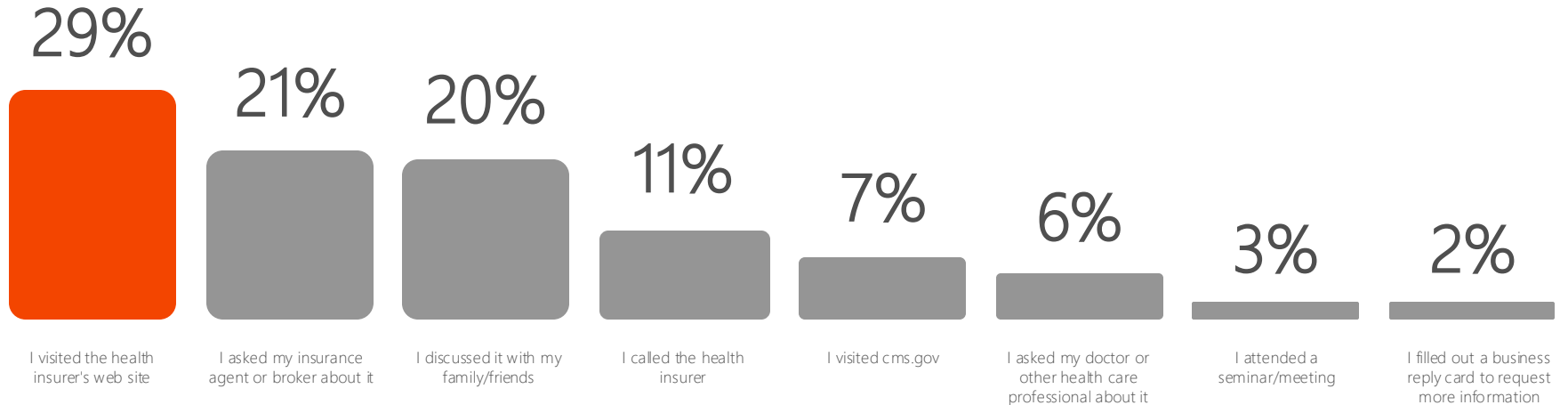
For the 2nd year\* in a row, nearly 60% enrolled in a new plan through a broker



\* As compared to 2024 Medicare AEP Shopping Experience: Consumer Insight Survey, Media Logic

# Shopping Actions Taken

If you reviewed new Medicare plan options, what actions did you take?  
Select all that apply.



# Advertising Recall and Information Seeking

# Advertising Recall



## Television

51% recall seeing TV advertisements.

## Direct Mail

25% remember receiving mail advertisements.

## Email

11% remember receiving emails.

## Social Media/Internet

8% recall seeing ads on social media and web sites.

# Response to Direct Mail

## Immediate Review

**23% read mail** from different insurers immediately.

## Discarded

**47% threw the mail** in the trash or recycling.



## Delayed Review

**22% set aside mail** to read later.

## Shared

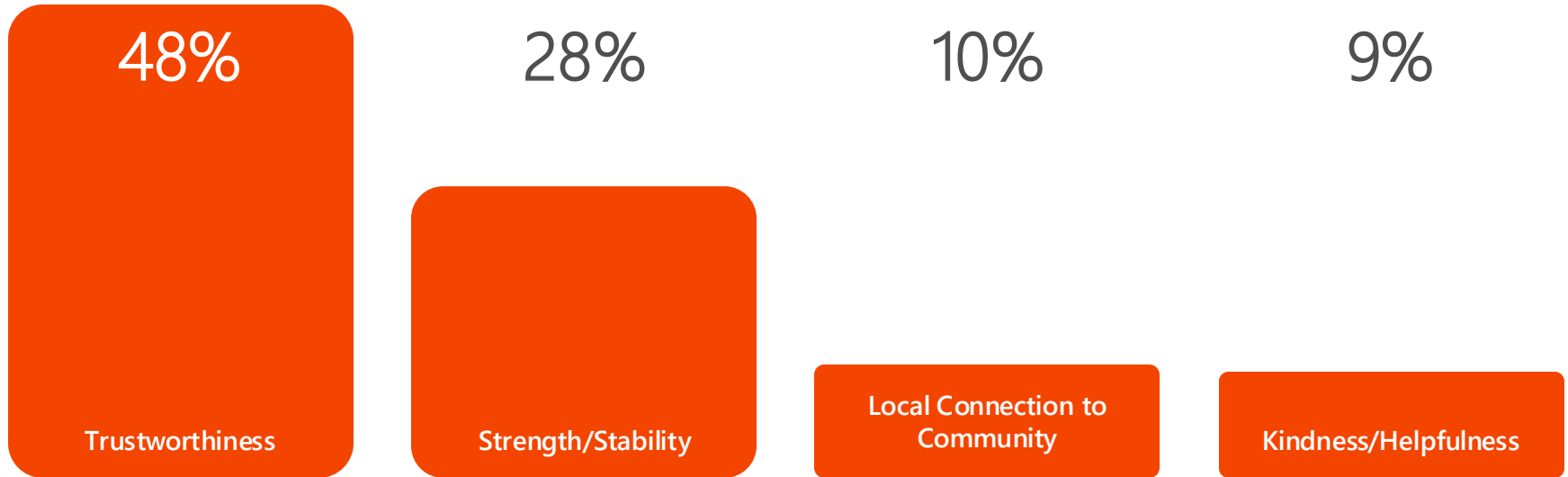
**8% showed mail** to a friend, family member or insurance agent.

Prospect direct mail remains a workhorse, with **53%** of recipients either reviewing the material or sharing it with a broker or family/friend.



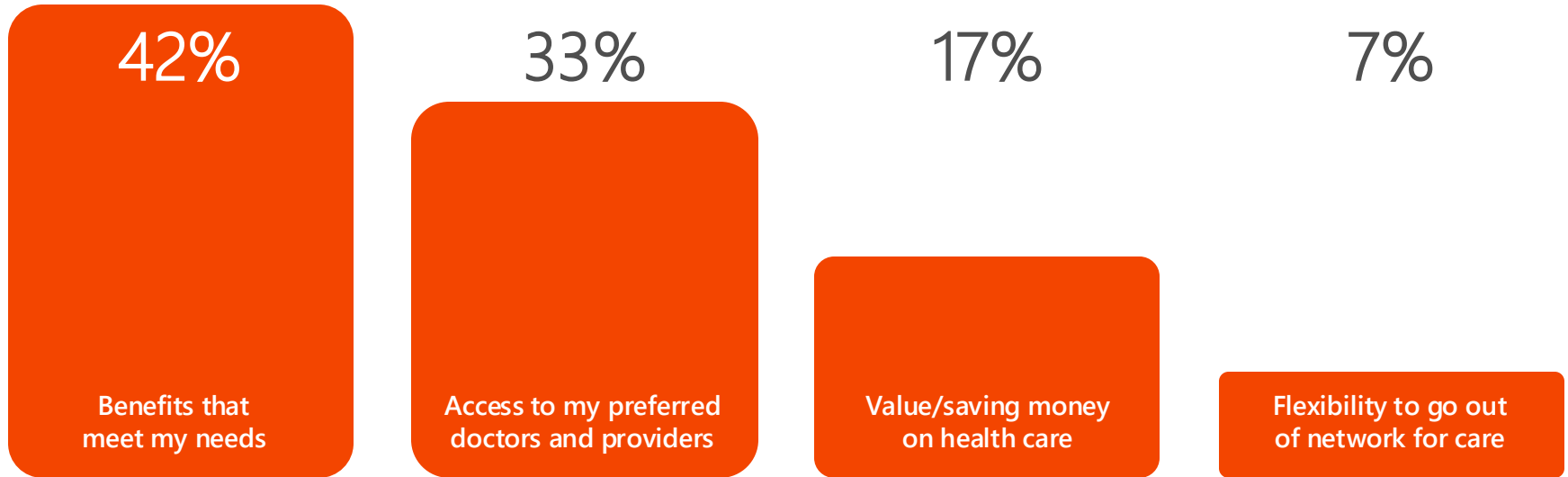
# Key Qualities in Choosing a Health Insurer

What quality is most important when choosing your ideal health insurer?



# Key Features in Choosing a Medicare Plan

What feature is most important when choosing a Medicare plan?



# About Media Logic

# About Consumer In Sight

**Consumer In Sight** (CIS) is an investigative research series conducted by Media Logic with the aim of gaining new insights into consumer preferences and behaviors in the healthcare and financial services industries. Using an industry-leading software platform, we survey geo-targeted and national panels to track the changing marketing landscape and support clients in connecting with consumers through creative executions and multichannel media.



# About Media Logic

Media Logic is a national leader in healthcare marketing – providing strategic, breakthrough solutions that drive business. Media Logic offers deep experience in branding and lead generation and is an expert in turning research and segmentation data into actionable plans. Leveraging more than two decades of health plan marketing knowledge, Media Logic understands the nuances of Medicare, group and individual exchange prospects. From traditional ad campaigns to retention efforts to content marketing, everything Media Logic does is focused on generating results for clients...giving them an edge in a competitive, constantly changing environment.

Learn more about Media Logic at [medialogic.com](https://medialogic.com) and subscribe to our healthcare marketing newsletter at [medialogic.com/newsletter](https://medialogic.com/newsletter).



If you have any questions, please contact:

**Jim McDonald**

Head of Strategic Growth

518.940.4882

[jmcdonald@medialogic.com](mailto:jmcdonald@medialogic.com)