

# 2016 ACA MARKETING INSIGHT

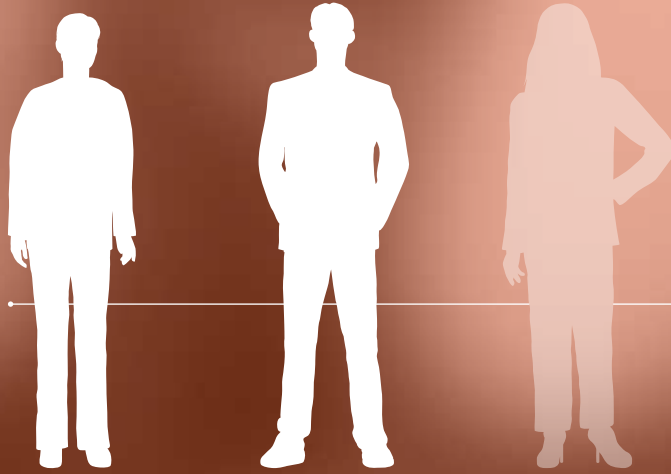
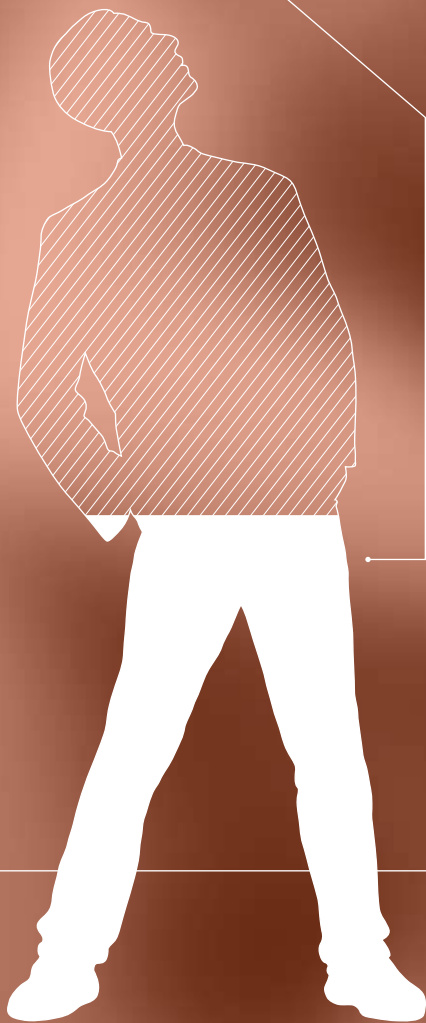
## Insurers can Expect Higher Expectations from New Purchasers

A whopping 74% of people signing up for Affordable Care Act coverage in 2014 were previously insured. These folks paid their premium at a higher rate than previously uninsured enrollees. 2016 will not be any different. Many 2016 New Purchasers will have first-hand experience with employer-sponsored group plans, making them savvier shoppers than their uninsured counterparts.

In fact, these previously insured shoppers will have greater expectations, shaped by their past coverage options, access to support and value-add benefits. They'll be used to fairly large formularies, typically larger networks, dental, vision and fitness benefits. And, they'll be more likely to choose an ACA plan with a higher premium and more benefits.

MANY 2016 NEW PURCHASERS WILL COME FROM EMPLOYER-SPONSORED GROUP PLANS.

50% of 2015 New Purchasers chose **Platinum** and **Gold** plans.



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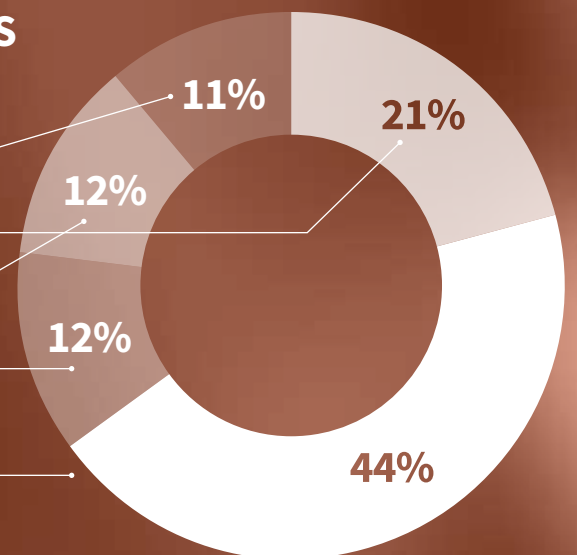
of 2014 market-place enrollees had unsubsidized health insurance in 2013.

### SHOPPING STRATEGIES

- meet with an insurance agent • attend seminar
- visit retail store • speak with employer benefit specialist • call on government navigator

### 41% OF 2015 ENROLLEES ARE NEW PURCHASERS

- Tricare
- Previously Uninsured
- Parent's Plan
- Medicaid
- Employer-sponsored group plans



## TACTICAL TAKEAWAY

Insurers who are NOT segmenting their marketing communications to this key group of experienced New Purchaser prospects will miss out on a significant opportunity. Responsory's sophisticated audience identification tools and proven ACA marketing tactics will help you isolate this market and speak effectively to these savvy shoppers. **Get in touch with us today.**

Data source: Deft Research Report, "Consumer Shopping and Switching During the ACA's Open Enrollment Period," March, 2015; Forbes New McKinsey Survey article, May 2014.

