



DEFT RESEARCH

AN INTEGRITY II COMPANY

The 2024 National Dual Eligible Benefit Design Conjoint Study seeks to provide insight into Medicare Advantage plan design preferences among Dual eligibles and low-income non-Dual seniors.

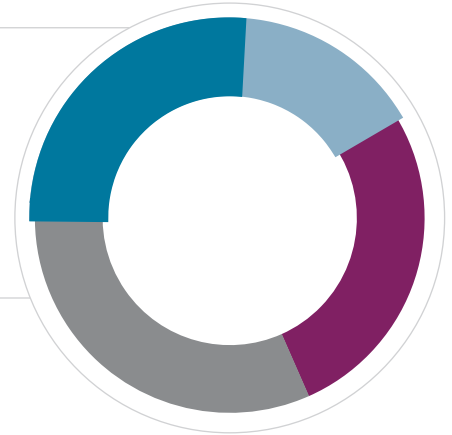
1,292 responses were obtained

339 full Dual seniors

203 partial Dual seniors

342 under-65 Duals

408 low-income non-Dual (LIND) seniors



Of the benefits tested, dental and flexible allowances dominated consumers' plan selections. Preferences across groups were similar, with several key exceptions.

With a full breakdown of these exceptions, plans can be designed to appeal to the priorities of senior Duals, under-65 Duals, and senior LINDs.

Senior Duals

Dual seniors strongly favor hearing benefits that include routine hearing exams and hearing aid allowances.

Dual seniors tend to prefer allowances allocated towards OTC-only or groceries-only allowances, while under 65 duals prefer more flexible allowances.

Provided an allowance to spend across a variety of categories, Dual seniors would allocate roughly half to essentials—groceries and utility bills.



Under 65 Duals

Under-65 Duals experience difficulties due to transportation needs at much higher rates than both senior Duals and LIND consumers.

Under-65 Duals tended to allocate allowances across a broader set of categories, including home maintenance, pet care, non-medical transportation, and meal delivery.

Offering a wider variety of allowance categories, even at the expense of total allowance amounts, may appeal to under-65 Duals disproportionately.



Senior low-income non-Duals (LINDS)

Flexible allowances were important plan differentiators, though to a slightly lesser extent, for LINDs compared to Duals.

Low-income Medicare consumers may need more encouragement to use their dental benefits and education around the importance of dental health.



Access the online DNSP market simulator and model thousands of product configurations to understand how product changes for 2025 may resonate with consumers — ahead of the bid.

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