

# CURRENT TRENDS IN HEALTH INSURANCE RESEARCH

*Zeldis' health insurance team was very busy in 2023, and we wanted to share our perspective on what we've seen as the priorities in health insurance research over the past year. These trends come from our extensive qualitative and quantitative research with some of the largest and most successful health insurance carriers, as well as our own thought leadership, which we use to keep our finger on the pulse of what is important in the healthcare space.*



## A Focus on Government Program Research

More than one in three Americans are enrolled in Medicaid and/or Medicare, and they have a great deal of choice. Some consumers tend to be nomadic, chasing the best medical and "extra" benefits each year and switching carriers to find them. Research has been critical to ensure health plans are well positioned in this very competitive market, including helping drive new and creative benefits/offerings, while complying with strict CMS regulations.

01



## Healthcare for the Entire Person

Carriers now understand that caring for the entire person—physical, mental, and social needs—leads to improved health outcomes. Research focusing on "population health management," including compliance, digital tools (telehealth, online chat, etc.), wellness programs, and social determinants of health is growing as health insurers work to improve access and encourage individuals to take a more active role.

02



## The Healthcare Shopping Experience

Not unlike buying the latest and greatest gadget on Amazon, consumers are looking for a retail shopping experience for healthcare. Personalization, cost transparency, convenience, digital tools, and reviews are at the forefront of consumers' minds when selecting a health plan, choosing a provider or therapist, preparing for a procedure, or getting a prescription. Carriers have been using research to ensure they are offering an optimized user experience.

03



## Post-Pandemic Healthcare

COVID led to a decrease in preventive care and significant medical staff shortages. Providers have difficulty managing their patient loads and finding specialists for referrals, and consumers struggle to access providers who are accepting patients and/or are nearby. There is a critical need to measure these impacts, but we also need to adjust methodologies to conduct research with understaffed and overworked practices.

04