

How can payers retain consumers?

Accenture surveyed more than 9,700 US insured consumers 18 years and older in 2023, to understand how their health insurer performs across 9 key healthcare consumer touchpoints, and to understand key drivers of satisfaction, loyalty, value and ease of use. We found that an exceptional experience is crucial for retaining healthcare consumers. Here are the key findings:

A seamless and satisfying experience is more important than price in retaining consumers, especially the younger crowd.

A positive experience requires payers to consider both internal capabilities and members' ability to access care in the network.

To meet the diverse needs of consumers, payers must prioritize clear, consistent and user-friendly interactions across all channels, with a particular focus on digital ease of use.

Experience drives switching

Over half of payer switchers said experience was a primary reason for choosing to switch insurers.



52%
Experience

52% overall but significant generational differences

- 60% for Millennials
- 54% for GenX
- 14% for Boomers

Key experience factors for switching payers

- Information provided to me was inconsistent or not accurate
- I was unable to get questions answered
- Poor experience with customer service
- Poor experience using digital methods

42%
Benefits

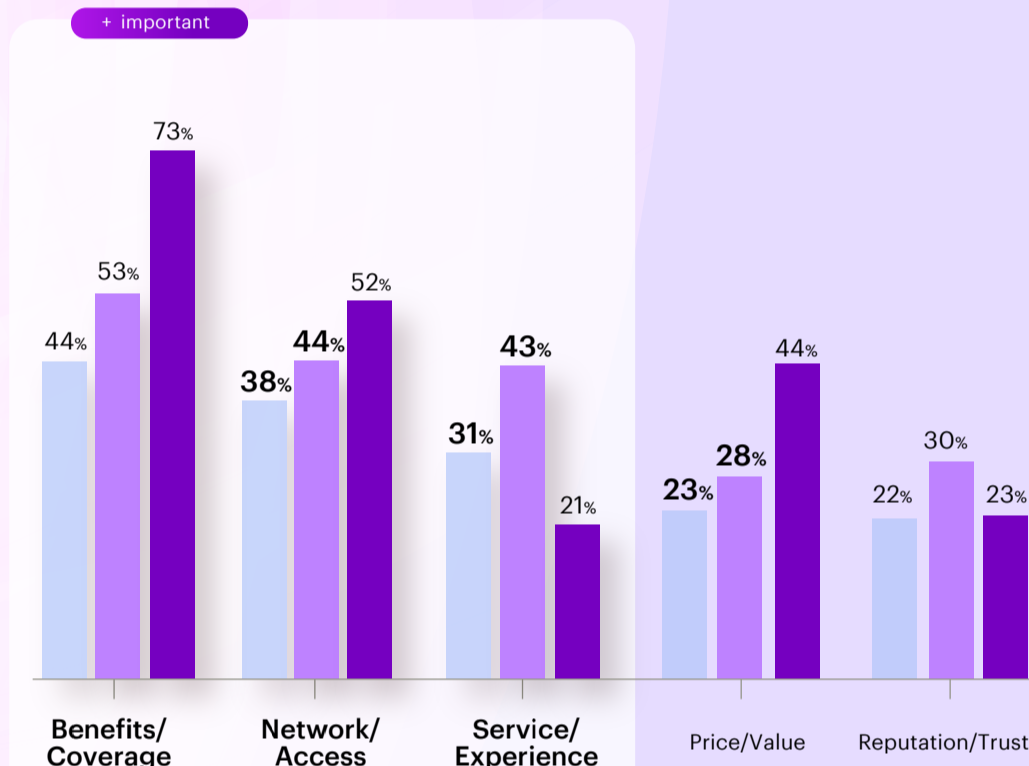
31%
Access/Network

20%
Value

Experience trumps price

While benefits and coverage are crucial, **access to care** and **payer experience** outweighs price when choosing or renewing, especially for Group and Individual market consumers.

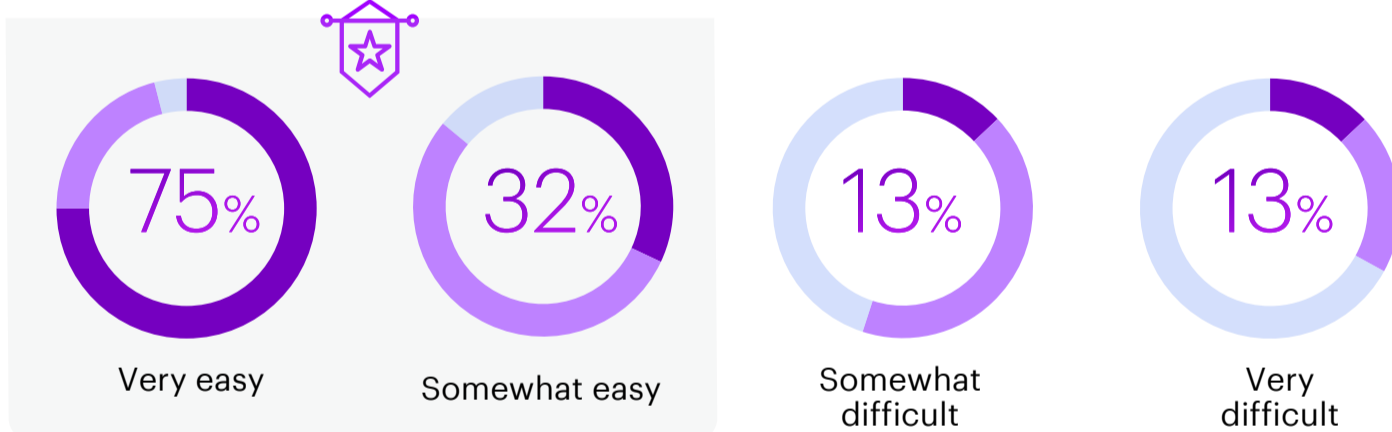
What factor(s) led you to choose or remain with your insurer?



Making it easy is key

Customers prefer insurers that make things easy to work with; a drop from "very easy" to "somewhat easy" has more than 2x the impact on retention.

How easy is the insurer to work with?



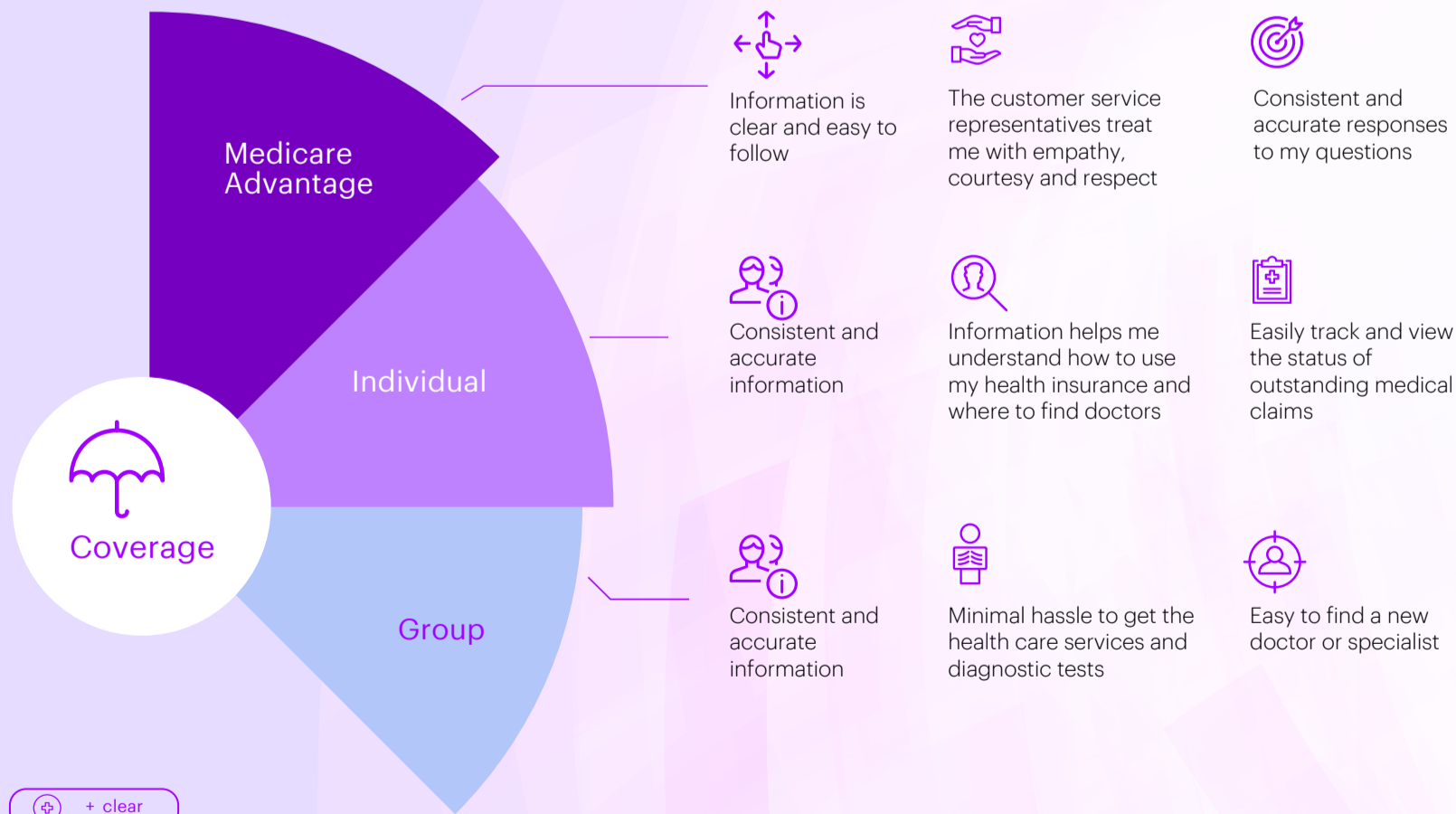
How likely to stay?

Definitely Somewhat likely Unlikely

Clear and consistent for the win

While there are variations across coverage types, consistency and clarity in communication and interaction are crucial for making insurance easy to use.

Top 3 drivers of ease



Digital ease highly impacts overall ease

There is a strong correlation between consumers who find it easy to get information online and how they rate payer ease overall.

82%

of members who indicated it was very easy to find information online rated the plan as very easy to use overall

Correlation between ease of use online to overall ease of use

