

Florida Blue 2023 Shopping and Communication Study

The 2023 Shopping and Communication Study was conducted to better understand consumer support needs while selecting a plan and preferences in communication channels.

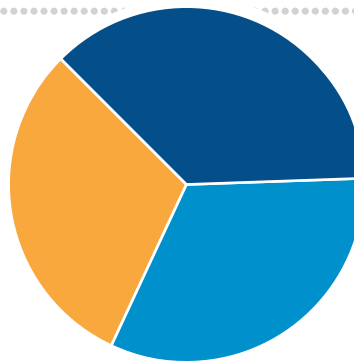


SHOPPING:

Top 3 reasons people shop



32% Just to see what's available or new



39% Doctor no longer accepts their insurance

34% Increase in the monthly cost of their plan

Lowest-rated reason

12% Advertisement

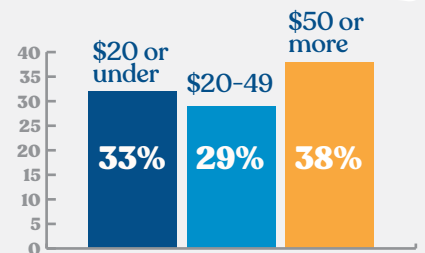


Time spent shopping

34% 2 days or less (Medicare 43%)



How much of the monthly increase would make you shop?



Shopping support

46% Family or friends
 Medicare members only **39%**
 Hispanic consumers **66%**

39% Agent

30% Web search and online reviews

27% Health care provider



Ease of shopping

Overall, **51%** of those surveyed think the process is easy to understand.



The most: Increases to **62%** for Medicare individuals



The least: Only **36%** of uninsured individuals think the process is easy to understand

DECISION-MAKING:

What people look for when they are shopping for a plan (very or extremely important)

- 83% Costs to see doctors, ER visit, or prescription
- 80% Preferred doctors are in network
- 79% Large network of hospitals, doctors, specialists, and labs



- 78% Monthly premium cost
- 76% A company that I know and trust
- 54% Rewards or incentive programs



If the cost of your plan, services, benefits, and network were the same, what are things that would make you consider or choose a specific health insurance company?

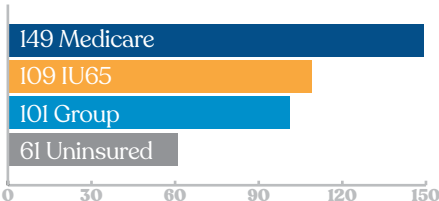
41%
Extra perks and services



	All participants that agree or strongly agree	ACA participants	Medicare participants	Participants covered through an employer
Health insurance helps me achieve my wellness goals	82%	78%	90%	83%
Most health insurance companies want to help their customers improve or maintain their health	76%	71%	88%	78%
Having health insurance provides peace of mind	86%	74%	98%	89%

BACKGROUND:

420
total respondents



- Online survey conducted by an independent third-party vendor on behalf of Florida Blue in October 2023. Respondents were 18 years of age and older
- Included individuals who were currently uninsured, those who purchase plans through the Marketplace, those covered by employer-sponsored plans, and those who are Medicare eligible

Participants were screened for key criteria:

- Insurance experience
- Health status
- Subsidy eligibility
- Age, gender, income, county
- Purchase channels
- Support resources