

# ACA Health Insurance Lead Outlook For 2027: Enrollment Demand & Buyer Strategy

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## Description

By James Schulze

This article discusses the 2027 outlook for the ACA health insurance market and key aspects that will impact ACA lead generation. It highlights four types of ACA leads as well as their relative pricing and best operational fit. It also reminds agents about the importance of compliance and understanding consumersâ?? enrollment readiness.

The Affordable Care Act (ACA) marketplace faces another year of change in 2027. Higher premiums, changing subsidy rules, and enrollment requirements could reshape how consumers shop for health insurance. For agents, these developments create challenges and opportunities.

The Leads Warehouse, founded in 2005, brings extensive experience in lead generation to this changing market. Understanding enrollment demand is important. Equally important is selecting ACA health insurance leads that match an agencyâ??s sales process, staffing, and budget.

## ACA enrollment outlook for 2027

The ACA marketplace remains a substantial source of health insurance enrollment. According to the Centers for Medicare & Medicaid Services (CMS) approximately **23 million** consumers selected Marketplace plans for 2026. That figure provides a starting point for evaluating 2027 demand. However, enrollment volume alone does not determine how many consumers will seek assistance from agents. Premium changes, eligibility requirements, and plan availability also influence shopping behavior. Agents should prepare for consumers comparing coverage, reconsidering their options, or seeking help understanding their eligibility.

Agents should consider three market factors in setting their sales strategy:

- **Premium affordability** â?? Higher costs may encourage consumers to compare available plans.

- **Subsidy changes** â?? Financial assistance affects how much eligible consumers pay.
- **Marketplace requirements** â?? Enrollment and eligibility rules can influence purchasing decisions.

The 2027 outlook is about more than enrollment totals. It is also about the number of consumers who need guidance before choosing coverage. For more information on the 2027 outlook for the ACA market, read our blog, â??Why 2027 Could Be The Biggest ACA Shopping Year Yet â?? Even as Marketplace Enrollment Falls.â?•

## How 2027 ACA changes will affect lead demand

Premium pressure will likely influence ACA lead generation in 2027. An August 2026 KFF analysis reported a median proposed premium increase of approximately **15%** among insurers in its review. Higher premiums do not automatically produce more enrollments. Some consumers may reconsider coverage or become more price sensitive. Others may actively compare plans to find affordable alternatives. Both situations can create conversations for licensed agents who explain available choices.

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For ACA lead buyers, the important distinction is between consumer interest and enrollment readiness. Someone researching insurance may need education before making a decision. Another consumer may be ready to speak with an agent immediately. A successful client acquisition strategy should accommodate both.

## Aged ACA leads and the 2027 sales opportunity

Aged ACA leads provide an affordable way to build an outbound prospecting pipeline. These consumers previously submitted information through health insurance forms but did not necessarily enroll at that time. Their interest may have changed since the original inquiry.

The Leads Warehouse offers aged ACA leads from dedicated, long-form insurance inquiries. Available age categories range from **0-30 days to more than 365 days**. Published product pricing ranges from **$0.10 to $0.50** per lead, depending on lead age. Availability and pricing depend on campaign specifications.

Aged leads can support several activities:

- Reaching consumers who previously explored health insurance
- Building an outbound pipeline across selected geographic markets
- Recontacting prospects as their coverage needs change
- Testing different lead ages against actual enrollment costs

**The #1 insight that TLW offers clients in its training is: match lead type to agency capacity.** Aged leads work best when an agency can support organized outbound prospecting. A small team without consistent dialing capacity may be better served by fewer, higher-intent opportunities.

## Real-time ACA co-registration leads

Real-time ACA co-registration leads offer a different client acquisition approach. Consumers complete an insurance-related survey and provide contact information. These inquiries are delivered electronically as they are generated.

The Leads Warehouse offers exclusive ACA co-registration leads with geographic targeting and client-specific survey questions. The published product price is **$0.25** per lead. This format supports agencies seeking substantial volume at a relatively low acquisition cost. However, co-registration interest should not be confused with intent shown by someone requesting a direct insurance consultation. Survey participants may need additional qualification and education. Their value depends heavily on the agencyâ??s ability to contact and engage them.

**TLWâ??s training insight #2 is: change the approach as an inquiry ages.** TLWâ??s real-time ACA playbook recommends initial contact within **8 seconds.** It also recommends structured follow-up and switching to an aged-lead script after one week. The opening conversation should reflect when the consumer originally expressed interest.

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## ACA inbound calls and traditional call transfers

Inbound calls and traditional call transfers both connect consumers with agents. However, they originate differently and require distinct operational planning.

**ACA inbound calls** are initiated by consumers responding to insurance advertising. With click-to-call campaigns, a consumer may review an advertisement, complete qualification questions, and select an option to speak with an agent.

**Traditional ACA call transfers** involve a consumer already speaking with another representative before being transferred to the receiving agent. Screening and qualification requirements depend on the campaign.

Both products reduce the outbound work required to begin a conversation. However, agencies must have licensed agents available when calls arrive. Missed calls represent opportunities that cannot always be recovered.

**TLWâ??s training insight #3 is: protect call economics through staffing and screening.** TLWâ??s ACA inbound playbook recommends setting concurrency and daily caps at approximately **75%** of expected agent availability. Proper qualification buffers and reliable call handling help protect client acquisition economics.

## ACA lead pricing and cost per acquisition (CPA)

ACA lead pricing varies significantly by client acquisition method. Lower-priced leads generally require more outreach, while live calls cost more because the consumer is already participating in a conversation. Agents should expect to pay these approximate CPLs:

| ACA Lead Type | Price Per Lead | Primary Requirement |
|---|---|---|
| Aged | $0.10 - $0.50 | Consistent outbound prospecting |
| Real-time co-reg | $0.25 | Immediate response and qualification |
| Inbound click-to-call | $45 - $50 | Available agents and call handling |
| Traditional call transfer | (Quoted by campaign) | Live-call staffing and screening |

*Note: Prices are from TLW's 2026 product materials.*
*Inbound call pricing is indicative and subject to bidding.*
*Traditional call transfer pricing is not specified, varies by campaign.*




The cheapest lead is not necessarily the most profitable. Agents should measure cost per conversation, appointment, application, and completed enrollment. For example, inexpensive aged leads may provide a large prospecting pool. Inbound calls may generate conversations with less outbound effort. The better investment depends on conversion performance and the labor required to achieve it. For more information on the ROI of ACA leads, read our blog, â??Are Medicare And ACA Leads Worth It? ROI, Lifetime Value, And Scaling.â?•

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## ACA compliance and enrollment readiness

The CMS 2027 Marketplace Final Rule addresses Marketplace oversight and enrollment requirements. Agents should review applicable federal and state requirements before launching campaigns.

Compliance is especially important when using consumer contact information. Consent documentation, Do Not Call screening, appropriate outreach practices, and accurate representations of coverage options all matter. Agencies should also verify licensing and enrollment procedures in their target markets.

Lead buyers should evaluate the source of each inquiry, available consent records, and the methods used to contact consumers. A low acquisition price offers little value if the campaign creates compliance problems or cannot produce qualified enrollments.

## Building an ACA lead buying strategy for 2027

The strongest 2027 ACA strategy starts with the agencyâ??s capabilities. Outbound teams can build volume through aged leads. Fast-response operations can test co-registration. Agencies staffed for live conversations can consider inbound calls and traditional transfers.

Following a practical plan to buy ACA leads, agents should:

- Define a target cost per completed enrollment.
- Match lead products to available agents and systems.
- Test manageable volumes before increasing spending.

- Track results separately for each acquisition channel.

With a reported **23 million** individuals selecting Marketplace plans in 2026, the ACA market remains substantial. Yet enrollment changes make disciplined buying decisions especially important. Agents preparing their 2027 acquisition plans can schedule time with The Leads Warehouse to discuss lead categories, available inventory, and campaign requirements. Are you ready to strengthen your ACA sales pipeline?

**Ready to Maximize Your ACA Sales?**

Get instant access to compliant, high-intent aged, real-time, click-to-call, and call transfer ACA leads.

**Explore ACA Lead Options**

## About the author

The Leads Ware House

James Schulze is the President and CEO of The Leads Warehouse, a marketing data company with over 20 years of experience in bringing lead generation solutions to companies selling into the home, automotive, financial, insurance, health and life, and legal sectors. He works directly with clients to optimize conversion strategies and ROI across multiple verticals.

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If you are serious about growing your ACA insurance business, the right mix of leads is important. The Leads Warehouse works with agencies to maximize their ROI on health insurance sales leads. Call **1-800-884-8371** or visit The Leads Warehouse to get started.

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