

ACA Lead Follow-Up Strategies â?? Contact Rates, Consent & Conversion

Description

The Leads Ware House

By James Schulze

This article discusses follow-up strategies that ACA insurance agencies can use to more effectively convert ACA leads to customers. It also offers insights on compliance and how to measure lead conversion and the costs per enrollment in your ACA campaigns.

Insurance agents and agencies looking to buy ACA leads face a common challenge: turning consumer inquiries into confirmed health insurance enrollments. Purchasing leads gives agencies sales opportunities, but results depend on what happens *after* the leads are delivered. Contact rates, consumer consent, agent availability, and follow-up procedures all influence campaign performance. Agencies that manage these factors can build more consistent enrollment pipelines while controlling customer acquisition costs.

Since 2005, The Leads Warehouse has helped businesses acquire customers through targeted lead generation. TLW offers aged ACA leads, exclusive real-time ACA leads, and ACA inbound calls. Each product serves a different sales operation, from high-volume outbound agencies to smaller teams focused on live consumer conversations. Understanding these differences helps insurance agents select the right leads for their enrollment goals.

ACA lead generation also requires careful attention to enrollment timing and consumer communication. A person requesting coverage today may need immediate assistance, while an older inquiry may become valuable when circumstances change. Successful agencies recognize these differences and adjust their outreach accordingly. The following ACA lead follow-up strategies explain how agents can improve contact rates, maintain appropriate consent, and convert more purchased ACA leads into enrollments.

ACA lead follow-up strategies that improve contact rates

The best ACA lead follow-up strategy **matches the lead type to the agencyâ??s sales capabilities.** Aged ACA leads require organized outbound prospecting. Real-time leads benefit from immediate contact. Inbound calls need available representatives. Each approach can produce enrollments when agencies use appropriate scripts, maintain reliable communication systems, and track results throughout the sales process.

Before agents buy ACA leads, they should confirm that their CRM, dialing systems, and staffing can support the expected volume. TLWâ??s sales training identifies four factors that influence conversion: **lead quality, outreach cadence, deliverability, and scripts.** A high-intent ACA lead may never become a conversation if calls are blocked or follow-up is inconsistent.

Agencies should measure successful contacts and qualified conversations, not simply the number of leads delivered.

Buy aged ACA leads for affordable enrollment prospecting

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Aged ACA leads offer insurance agencies an economical way to reach consumers who previously expressed interest in health coverage. Unlike general survey leads, these records originate from dedicated ACA insurance forms. The Leads Warehouse offers aged ACA leads across five pricing tiers, allowing agencies to select records based on age, available budget, and outbound calling capacity. Older inquiries may require additional outreach, but their low purchase prices create opportunities for cost-effective prospecting.

ACA aged lead pricing ranges from **$0.10 to $0.50** per lead, depending on the leadâ??s age:

- **0-30 days:** $0.50 per lead
- **30-90 days:** $0.40 per lead
- **90-180 days:** $0.30 per lead
- **180-365 days:** $0.20 per lead
- **365+ days:** $0.10 per lead

At **$0.10** per lead, an agency can purchase **10,000** older ACA inquiries for **$1,000**. This provides a substantial prospecting pool without the higher initial costs associated with live calls. More importantly, aged ACA leads offer value beyond the first outreach campaign. Consumers may experience changes in employment, household income, family size, or existing coverage. These changes can create new opportunities for enrollment, provided the consumer qualifies and the agency has appropriate permission to make contact.

Agencies purchasing aged ACA leads for sale should establish a consistent follow-up process that records contact attempts, consumer responses, and future opportunities. Representatives should reference the original insurance inquiry, confirm current coverage needs, and determine whether enrollment is available. Organized re-engagement allows agencies to work their purchased data over time rather than treating every unsuccessful call as a lost opportunity.

Real-time ACA leads â?? speed to contact and conversion

Real-time ACA leads provide insurance agencies with fresh consumer inquiries generated through ACA-related online surveys. TLW offers exclusive real-time ACA co-registration leads at **$1.50** per lead, with immediate API delivery. Consumers answer several ACA-related questions, and the purchasing agencyâ??s name or DBA appears in the consent language. Available verification records include Jornaya and/or TrustedForm documentation, helping agencies review the source and circumstances of each inquiry.

TLWâ??s product guidance recommends making the first contact attempt within **8 seconds** of lead delivery. This target reflects the importance of reaching consumers while their interest remains recent and they are likely still near their computer or phone. Agencies buying exclusive ACA leads should use automated CRM routing and have representatives available during campaign hours. If the first call is unsuccessful, an appropriate follow-up schedule can include additional calls and permitted messages. Agents should confirm the consumerâ??s interest before discussing coverage choices or enrollment eligibility.

ACA inbound calls â?? answer rates and live enrollment opportunities

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ACA inbound calls connect insurance agents with consumers who initiate contact after viewing ACA-related advertising. These campaigns provide live conversations rather than data requiring an outbound callback. The Leads Warehouse offers consumer-initiated click-to-call campaigns with suggested bids of **$45 for a 90-second qualifying buffer** and **$50 for a 120-second buffer**. Actual prices depend on campaign requirements and available call volume. Consumers may call directly or complete preliminary qualification questions before speaking with an agent.

Inbound campaigns require dependable staffing because unanswered calls can eliminate enrollment opportunities. TLW recommends setting daily caps and simultaneous-call capacity at approximately **75%** of expected agent availability. This helps agencies accommodate longer conversations without accepting more calls than representatives can handle. Agents purchasing ACA inbound calls should monitor answer rates, qualification results, completed applications, and confirmed enrollments. These measures provide a clearer picture of campaign performance than total call volume alone.

ACA lead consent â?? TCPA, DNC, and SMS compliance

Consumer consent plays an important role in ACA lead generation and follow-up. Agencies purchasing aged or real-time ACA leads should understand how consumers submitted their information and whether the intended outreach method is permitted. Available consent records may include timestamps, original landing pages, and verification documentation. However, the existence of a purchased lead does not automatically authorize every type of marketing communication. Agencies must evaluate applicable federal and state requirements before beginning outreach.

Telephone Consumer Protection Act requirements, Do Not Call rules, and business texting regulations can affect contact procedures. Agencies using automated business texting should also address A2P 10DLC registration and carrier requirements. TLW emphasizes that deliverability and compliance work together. Poor caller ID reputation, unregistered messaging, and inaccurate suppression records can interfere with legitimate outreach. The Federal Communications Commission (FCC) provides guidance on unwanted calls and texts, while agencies remain responsible for following applicable rules. For more information on running compliant campaigns, read our blog, â??Why Is It So Hard To Connect With

Prospects Today?â?•

ACA Open Enrollment Period and follow-up timing for 2027

The 2027 ACA Open Enrollment Period creates an important opportunity for insurance agencies purchasing ACA leads. Consumers may be comparing premiums, reviewing existing coverage, or exploring financial assistance. According to the Centers for Medicare & Medicaid Services (CMS), HealthCare.gov Open Enrollment runs from **November 1, 2026 through January 15, 2027**. State-based Marketplace schedules may differ, making accurate geographic targeting important for agencies operating across multiple states.

Enrollment timing also affects how agencies should approach older inquiries. Consumers who previously requested ACA information may have experienced changes in employment, income, or household circumstances. Some may qualify for Special Enrollment Periods, while others must wait for an applicable enrollment window. Agents should confirm current eligibility before discussing applications. This creates an additional reason to maintain organized follow-up records and revisit aged ACA leads when appropriate enrollment opportunities arise.

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How to measure ACA lead conversion and cost per enrollment

Insurance agencies should measure ACA lead conversion rates across the entire enrollment process. Tracking purchased leads alone does not show whether campaigns produce customers. A useful reporting system follows each inquiry from delivery through contact, qualification, application completion, and confirmed enrollment. These stages help agencies identify whether performance problems originate from lead selection, outreach procedures, or the enrollment process itself. The most useful financial measure is the total acquisition cost associated with each confirmed enrollment, which is calculated as:

Cost per enrollment = Total acquisition expenses Ã· Confirmed enrollments

For example, an agency spending **$3,000** on leads and **$2,000** on outreach has **$5,000** in acquisition expenses. If the campaign produces **25** confirmed enrollments, acquisition costs average **$200** per enrollment. At **50** enrollments, that figure falls to **$100**. These examples are not projected conversion rates, but they are illustrative of the need to consider total acquisition costs, as each lead type requires a different sales effort. Agencies should compare the complete costs of aged leads, real-time leads, and inbound calls before deciding which products provide the strongest return.

Where to buy ACA leads for your insurance agency

Insurance agents looking to buy ACA leads can choose from aged ACA data, exclusive real-time ACA leads, and consumer-initiated ACA inbound calls through The Leads Warehouse (read our blog, â??How To Buy ACA Leads â?? Aged, Real-Time & Inbound Lead Optionsâ?•). Aged leads provide affordable prospecting and long-term re-engagement opportunities, while real-time leads support immediate outreach and inbound calls offer live consumer conversations. Each product serves different staffing requirements, campaign budgets, and enrollment objectives.

Agencies can explore available ACA lead generation options or schedule a consultation to discuss lead pricing, geographic availability, delivery requirements, and campaign volume. Matching the right ACA leads with consistent follow-up and responsible consent management can help agencies develop more predictable enrollment campaigns while controlling customer acquisition costs. 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

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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