Best Health Insurance Lead Generation Strategies For ACA And Medicare

Description

The Leads Ware House

By James Schulze

This article discusses the importance of a lead generation strategy and the best channels agencies use to generate ACA and Medicare leads. It also offers insights on how agents can use a blended lead generation strategy to sell more health insurance policies.

One thing all health insurance agents have in common is the need for leads. Not just more leads, but better leads. Leads that convert. Leads that help them scale. Leads that do not destroy margins. And, the leads need to be compliant and recognize ongoing marketplace changes. But agents will need more than better leads to be successful. They need a comprehensive lead generation strategy that will help them write more policies in this ever-changing environment.

Why a lead generation strategy is important

The health insurance marketplace changes every year, requiring health insurance agents to reevaluate their lead generation strategy. Agents face increased competition, with more agents working to connect with consumers who are the best fit for their offering. Advertising costs have risen, making it more expensive to generate leads. Consumers are more educated and are looking more deeply at all their options. Every year there are new regulations that put constraints on how agents may market to and interact with beneficiaries. And, amidst all these dynamics, agents must find a way to meet all of their revenue-related objectives.

An effective lead generation strategy will help agents meet their different objectives, usually by incorporating a mix of lead types. Agents can no longer rely on a single lead generation source to meet all their objectives. They need to consider all lead types for Medicare and ACA, as each lead type can help them achieve a different objective. For example, if agents only use inbound calls, they will struggle to scale their business with the limited volume of calls available. If they only buy aged leads where a consumerâ??s intent level is not as clear, they may not get the quick conversations and closes they are looking for. If they pick the wrong marketing for the wrong marketplace, they either are non-compliant or they will talk with the wrong consumers. Creating the right lead strategy starts with an understanding of the different lead generation channels.

The best lead generation channels

There are a few channels for generating Medicare and ACA leads that work very well. Top insurance agencies use all of them. They include:

1. Inbound calls
2. Aged leads
3. Paid advertising
4. Co-reg and partner traffic

Letâ??s take a deeper dive into each of these channels.

Inbound calls

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Inbound calls are one of the strongest lead sources for high-intent consumers. When agents work an inbound call, they are talking to a live consumer who initiated the conversation to learn more about their options. Inbound calls work well, especially for Medicare, because the agents get immediate engagement with the highest-intent consumers. Because of this intent, they are also likely to close faster than other lead types. An added benefit is that they are highly compliant in the Medicare space as they meet CMSâ?? 1:1 rule and the 48-hour rule (read our blog, â??Inbound Calls Drive Compliance and Efficiencies Amidst CMS Rules Changesâ?• for more information on these rules).

Agents have achieved strong sales results when they strategically use inbound calls for their highest-performing sales teams who can skillfully close high-intent consumers during:

- Medicare campaigns
- Annual Enrollment Period (AEP) and Open Enrollment Period (OEP), where volume is high during a short period of time
- Special Enrollment Periods (SEP) to continue to scale on a daily basis

There are a few limitations with inbound calls. They require a fast response, so agencies need to appropriately staff their teams and support them with the right technology to ensure calls are not missed. Inbound calls are higher priced leads and are limited in volume. Agents who are on a tight budget or are looking to dramatically scale their business may need to consider other lead types too.

Aged leads

Agencies who are looking to significantly scale buy aged health insurance leads. The large volume of aged leads brings more opportunities at a lower cost per lead than calls (read our blog, â??How Much Do Medicare And ACA Leads Cost in 2026?â?•). And, they are consumers who have shown interest in learning more about their plan options. These consumers have varying levels of intent, which can mean lower conversion rates than inbound calls. But even with lower conversion rates, total sales can increase due to the high volume.

Agents strategically use aged health insurance leads for their salespeople who are focused on scaling the business. Aged leads are particularly effective with:

- ACA campaigns
- Off-season Medicare for communications, as the CMS relaxes outreach rules for â??communicationsâ?• as opposed to â??marketingâ?•

Paid advertising

Agents also have the option of running paid advertising campaigns to generate leads. Common channels include Google Ads, Facebook Ads, and Native ads. When a consumer sees a paid ad, they will click on the ad or place a call. They opt-in to a discussion on health insurance options when they provide their name, contact information, and potentially other details.

The key benefits of paid advertising are that it brings immediate traffic, is easily scalable, and can be highly targeted to a specific audience. Some agents believe that â??META campaigns are cheaper,â?• but in reality they may not be given the risks. They can be very risky from a compliance standpoint, especially in the Medicare space. Not all agents are familiar with the concept of Standard Material Identification (SMIDs), but they should be. All â??marketingâ?• for Medicare must be approved by the CMS, receiving a SMID as proof of compliance. Paid advertising can actually get expensive and it requires constant optimization to make sure your marketing dollars are allocated to drive the desired results. For these reasons, many agents start with paid advertising, then shift to aged leads to reduce cost or inbound calls to mitigate compliance risks.

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Co-reg and partner traffic

Co-reg leads are generated when a consumer provides information for one offer, but then also agrees to receive offers or information about Medicare or ACA. For example, they may check a statement such as â??Yes, Iâ??d also like information about Medicare plans,â?• or â??Check here to receive offers from trusted partners.â?• With the appropriate consent disclosures, the consumerâ??s information can then be shared with third parties in the form of an opt-in lead.

Co-reg health insurance leads can work well because they are relatively low cost and are easy to scale. Agencies strategically use co-reg leads to:

- Fill gaps in their lead volume where needed
- Support campaigns
- Test new offers

There are some limitations with co-reg leads. They are lower intent than other leads and require significantly more effort to get them through the sales funnel. These consumers may have opted in to learn more about health insurance options because they were curious rather than because they intended to make a purchase. Co-reg leads should also only be used if CMS â??marketingâ?• compliance is fully understood. For these reasons, co-reg leads are often not the primary channel used in generating health insurance leads.

A blended lead generation strategy works well

Itâ??s pretty clear that no single channel can give agents everything they are looking for in their lead generation efforts. Our most successful clients follow a blended strategy that includes using:

1. **Inbound calls** to reach high-intent consumers and gain some quick closes
2. A high volume of **aged leads** to scale their business and build their sales pipeline at a relatively lower cost
3. **Paid ads** to test different ads to determine which ones work best in generating leads
4. **Co-reg** leads to provide supplemental volume when it is needed to keep a strong lead flow

Beyond choosing the right mix of leads, agents can also ensure their leads are effective by:

- **Performing strong follow-up** â?? Most leads will require multiple touches to close. An agent should develop and follow a strong cadence.
- **Focusing on quality over cost** â?? Some agents tend to only focus on cost, but cheap leads are useless if they canâ??t be converted.
- **Tracking performance** â?? There are many factors that go into closing a lead, with lead quality only being one of them. Agents should continuously track their contact rate, close rate, and cost per acquisition (CPA) to get a handle on how well they are doing and what adjustments they may need to make in their lead generation strategy and sales process.

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Conclusion

The health insurance landscape is ever-changing, but one thing remains the same for all agents â?? the need for high-quality leads. There are a few high-performing channels for generating Medicare and ACA leads, each helping agencies achieve a different objective critical to revenue growth. The most successful agencies recognize the need for a mix of lead types to attain all of their goals. And, they convert more leads by performing strong follow-up and adjusting tactics based on intel they get from tracking key performance metrics. Are you ready to talk about how you can grow your Medicare and ACA sales pipeline?

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 Medicare and ACA insurance business, the right mix of leads is important. Our team 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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