

How To Buy ACA Leads â?? Aged, Real-Time & Inbound Lead Options

Description

The Leads Ware House

By James Schulze

This article discusses how insurance agents can buy ACA leads and the key questions they should ask to ensure they get the right fit for their organization. It explains four different ACA lead options, each with its own strengths and pricing levels. It also gives insights on how agents can ensure they buy ACA leads that are high quality and compliant.

Buying Affordable Care Act (ACA) leads requires more than researching and comparing lead prices. Insurance agents need qualified prospects, reliable contact information, and enrollment opportunities that fit their sales operations. Aged leads, real-time inquiries, inbound calls, and call transfers each serve different purposes.

For more than 21 years, The Leads Warehouse has worked in lead generation for the insurance industry. TLW specializes in aged ACA leads, real-time ACA leads, ACA inbound calls, and ACA call transfers. Understanding these options helps agents control acquisition costs while building a consistent enrollment pipeline.

How to buy ACA leads for insurance agents

Insurance agents can buy ACA leads from providers who specialize in offering aged insurance inquiries, real-time co-registration leads, inbound calls, and live call transfers (read our blog, â??Best Insurance Lead Companies: Medicare, ACA, U65, & Final Expenseâ?•). The best option depends on an agencyâ??s budget, staffing, geographic coverage, and ability to convert prospects into enrolled policyholders.

Before purchasing ACA health insurance leads, agents should establish their target cost per enrolled policy. Agencies with outbound teams can work large volumes of inexpensive data. Smaller operations may prefer live conversations with consumers actively exploring coverage.

Three questions should guide an agentâ??s buying decision:

1. How recently did the consumer express interest?
2. What qualification and consent information is available?
3. Can the agency respond quickly and consistently?

The answers to these questions help determine which products best fit an agencyâ??s sales capacity and enrollment goals.

Aged ACA leads offer affordable prospecting

Aged ACA leads originate from consumers who previously completed dedicated health insurance inquiry forms. Unlike general survey data, these records were originally generated through ACA-related insurance pages.

The Leads Warehouse offers aged leads across five pricing tiers, ranging from **$0.50** for inquiries less than 30 days old to **$0.10** for records older than one year. These long-form submissions can include more than ten fields of consumer information.

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Their primary advantage is affordable prospecting volume. At $0.10 per record, **10,000** older ACA leads cost **$1,000** before additional outreach expenses. This allows agents to build larger prospect pools without committing their entire acquisition budget to a small number of conversations.

The trade-off is that older inquiries require additional work. Consumers may have obtained coverage, changed circumstances, or become less responsive. TLWâ??s sales training, we use an illustrative aged lead benchmark of requiring **300 dials** to generate **ten** conversations to show the extensive amount of dialing required for aged leads. Actual ACA contact rates vary by lead age, dialing practices, and consumer availability.

Aged leads work best when agencies can support consistent, compliant outreach and maintain accurate prospect records.

Real-time ACA leads and exclusive co-reg inquiries

Real-time ACA leads are delivered shortly after consumers submit online information. The featured TLW product originates from insurance-related surveys associated with gift card drawings. Consumers provide personal information and answer five or six client-selected questions. These may address interest in affordable health insurance or other qualification requirements.

The leads cost **$0.25** each and are exclusive to the lead buyer. They are not resold to other agents. However, exclusivity does not automatically establish enrollment readiness. A consumer completing an incentivized survey may require more qualification than someone actively calling about coverage.

Response speed is critical. TLWâ??s training model estimates connection rates of **35% to 50%** if agents call the real-time lead within one minute. These rates rapidly decrease to **10% to 15%** if agents wait **five to ten** minutes to place the call. While these are illustrative training benchmarks rather than verified ACA campaign results, they drive the point that agencies who buy real-time ACA co-registration leads should have automated delivery and immediate outbound calling capabilities.

ACA inbound calls for consumer-initiated enrollment interest

ACA inbound calls originate when consumers respond to insurance advertisements and initiate contact with an agency. These calls differ from web leads because the consumer is already taking action to speak with someone.

TLWâ??s inbound ACA product uses Facebook and Instagram advertising. Consumers may call directly or complete preliminary eligibility questions before selecting a click-to-call link. This process can help identify people interested in exploring ACA coverage options. However, agents must still verify eligibility and complete the enrollment process.

Typical pricing for ACA inbound calls varies based on the length of the buffer, which is the amount of time agents have to further qualify the call before it becomes billable. Suggested per-call pricing ranges from **$45** for a 90-second buffer to **$50** for a 120-second buffer. Actual prices are determined through campaign bidding.

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The most important requirement for inbound calls is agent availability. Missed calls represent lost opportunities and can weaken campaign economics. The Leads Warehouseâ??s call training illustrates acquisition costs increasing from approximately **$166 to $333** when the answer rate drops from **100% to 50%**. While this is a general training model and not a measured ACA campaign outcome, it emphasizes that agencies should align call volume and operating hours with available licensed agents to avoid costly mishaps.

ACA call transfers and the 120-second buffer

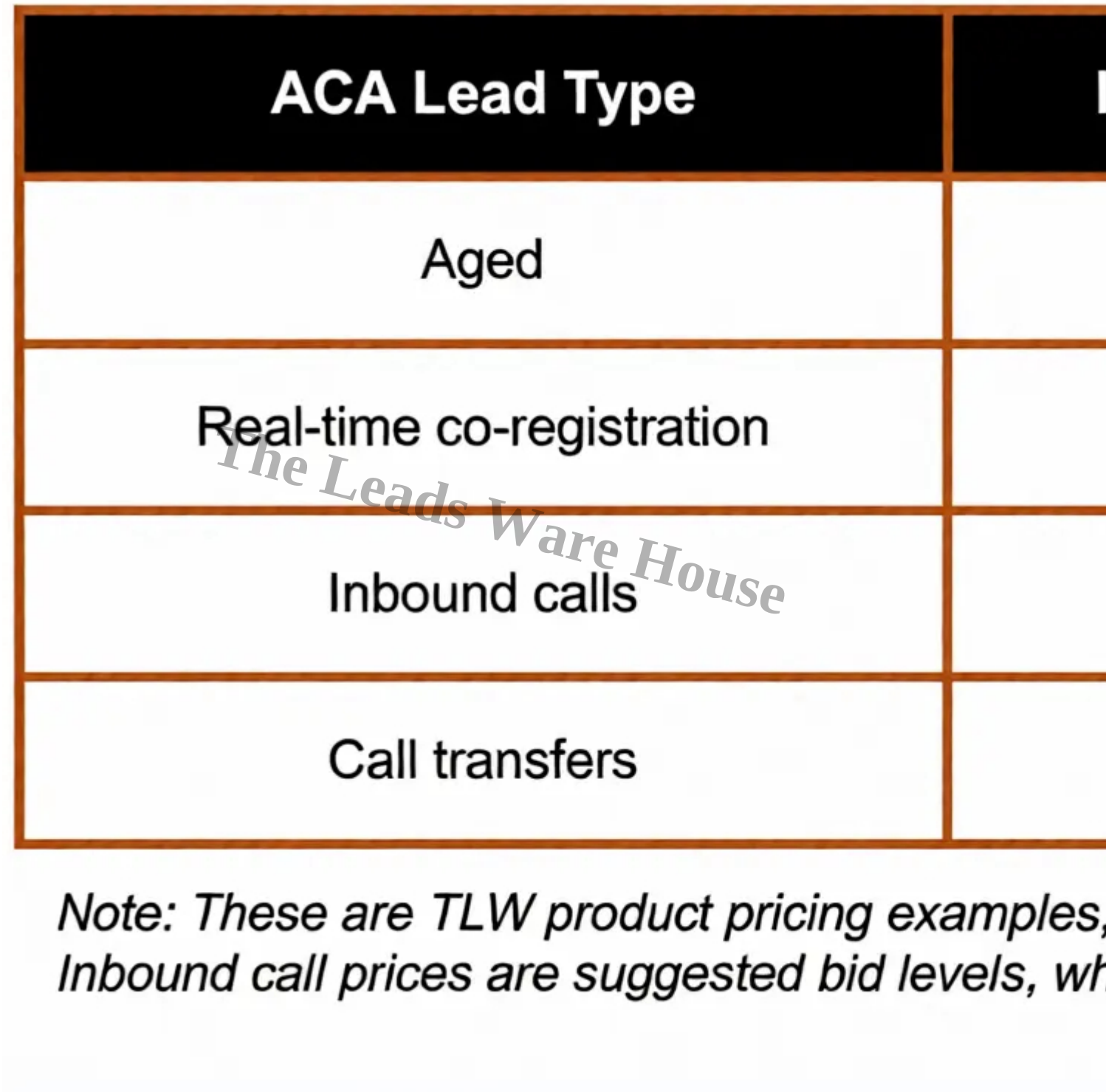
ACA call transfers provide another way for insurance agents to connect with consumers interested in health coverage. Unlike inbound calls, these conversations begin with a representative who speaks with the consumer before transferring the call to an insurance agent. The representative completes a handoff to the purchasing agent, allowing the consumer to continue the conversation without requiring an initial outbound callback.

Standard ACA call transfers include a **120-second qualification buffer.** This gives the receiving agent time to evaluate the caller against agreed campaign requirements before billing applies, subject to the contract.

Call transfer pricing varies by campaign, geographic coverage, and qualification requirements. Agents should confirm the transfer process, buffer terms, call schedule, and expected volume before purchasing. They also need enough available staff to accept calls promptly.

ACA lead pricing â?? comparing all four lead types

ACA lead pricing reflects differences in sourcing, consumer engagement, qualification, and the amount of sales work required. Agents can expect to pay within these ranges for ACA leads:



The key financial measure is **cost per enrolled policy**, not simply cost per lead (CPL). For example, spending **$2,000** to generate **10** enrolled policies produces a **$200** acquisition cost. If the same investment generates **20** policies, the acquisition cost falls to **$100.** These calculations are illustrative of the lead-only acquisition cost. Agents should also consider the other expenses theyâ??ll incur in converting the leads. They should measure actual enrollments, outreach costs, and campaign performance before increasing lead spend. For additional information on pricing, read our blog, â??How Much Do Medicare And ACA Leads Cost In 2026?â?•

How to evaluate ACA lead quality and compliance

Lead quality begins with an understanding of how consumers entered the marketing process. Agents should examine the original source, qualification questions, consent documentation, and available contact information to make sure the leads meet expected quality levels and are compliant with CMS.

CMSâ?? 2027 Marketplace guidance is helpful to review. The HealthCare.gov open enrollment period runs from November 1, 2026 to January 15, 2027. The enrollment calendar also explains coverage deadlines and special enrollment opportunities. State-based marketplaces may have different schedules.

Before agents buy ACA leads, they should verify:

- Original lead source and consent records
- Consumer location and applicable licensing requirements
- Qualification questions and enrollment readiness
- Delivery methods, call buffers, and billing terms

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Once agents have purchased ACA leads, they should also confirm current eligibility, enrollment rules, and applicable marketing requirements rather than assume every inquiry can become an immediate policy.

Choosing the right ACA lead provider

According to CMSâ?? 2026 Marketplace Open Enrollment Report, approximately **23.1 million** Marketplace plan selections occurred during the 2026 enrollment period. This demonstrates substantial marketplace participation. Many insurance agents will be looking for ACA sales leads to help them identify the most likely candidates for ACA in the U.S. For more information on the ACA lead outlook, read our blog, â??ACA Health Insurance Lead Outlook For 2027: Enrollment Demand & Buyer Strategy.â?•

The best ACA lead generation strategy matches an agencyâ??s sales capacity to its acquisition budget. Aged leads provide affordable prospecting opportunities. Real-time co-registration offers fresh inquiries, while inbound calls and transfers provide immediate consumer conversations.

The Leads Warehouse offers all four ACA lead options, allowing agencies to select products based on staffing, geography, and enrollment goals. Agents comparing ACA leads for sale can explore ACA lead options or schedule a consultation to discuss pricing, qualification requirements, and campaign availability. 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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