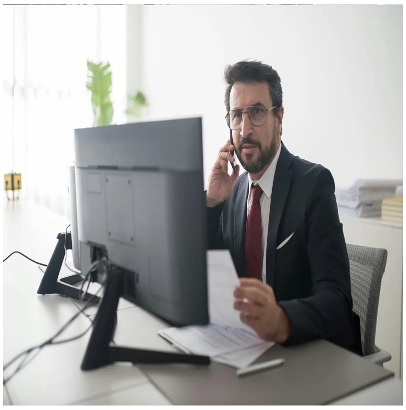

What Are Health Insurance Leads? Medicare vs. ACA Leads Explained

Description

By James Schulze

This article helps health insurance agents understand what Medicare and Affordable Care Act (ACA) leads entail and the different lead types used in these categories. It also shares how some agencies effectively use a mix of leads and select the best leads provider.

Over the past year, health insurance agents and their clients have faced many changes. The One Big Beautiful Bill Act impacted ACA by shortening OEP, eliminating automatic renewals, requiring enhanced enrollment processes, and discontinuing ACA premium tax credits (see our previous ACA blog). And late last year, The Centers for Medicare & Medicaid (CMS) proposed new rules for Medicare Contract Year 2027 (see our previous Medicare blog). Despite all the changes though, one thing remains the same â?? health insurance leads are one of the best tools for agencies to grow their sales. So, what exactly are health insurance leads? And how are other agencies using them to grow their pipelines?

What is a health insurance lead?

A health insurance lead is an individual who has already shown interest in obtaining health insurance coverage. They may have expressed interest on a:

- Web form
- Phone call
- Quote request
- Landing page
- Co-registration path
- Content page or ad

They have requested more information about their health insurance options. So, does that mean that every lead is ready to buy today? No. But it does mean the person has entered the sales funnel. And for agents, that is where the opportunity begins.

What are the different categories of health insurance leads?

Most health insurance leads fall into one of two categories: Medicare and ACA insurance. Some agents confuse the two, as they do look similar at first glance. They both involve health coverage and consumer demand. And, they both convert very well. But in practice, they are different. Different consumer ages. Different products. Different enrollment windows. Different sales process. Before purchasing any leads, agents need a clear understanding of what they are buying. Letâ??s go a little deeper into each category.

Medicare leads

Medicare leads target consumers who are eligible or close to being eligible for Medicare. Eligibility is primarily determined by age (65+ years), but some younger Americans with certain disabilities or ESRD may also be eligible. CMS and Medicare.gov both explain Medicare as coverage built around Parts A, B, C, and D. Medicare leads are generated during all three enrollment periods and often include:

- Turning 65 (T65) prospects
- Medicare Advantage shoppers
- Medicare Supplement shoppers
- Part D prescription plan shoppers
- AEP/OEP/SEP shoppers

These leads can be very valuable because the need and timeline are very clear. Seniors are actively comparing options and often want help from a *live* licensed agent. This is why consumer-initiated inbound calls work so well for Medicare. These callers are typically much farther down the sales funnel than those who simply fill out a form to request information. They are also the most CMS-compliant, establishing 1:1 consent between a beneficiary and agent. And, they donâ??t require the agent to wait 48 hours before they can close.

ACA leads

ACA leads target consumers who are shopping for individual or family health coverage under the Affordable Care Act. They enter the Marketplace, described by HealthCare.gov as the place where people can apply for coverage, compare plans, and see if they qualify for savings. They may enroll during Open Enrollment or after certain qualifying events. ACA leads often include:

- Uninsured consumers under 65 years of age (U65)
- People losing employer coverage
- Self-employed consumers
- Lower- to middle-income households
- Consumers checking subsidy eligibility

ACA leads have a broader target audience, so there is strong volume. But they can also include people who are more price sensitive and will compare more options. The timing varies more, as they are often shopping because of some change. Consumer eligibility for ACA also recently changed with the 2025 â??Marketplace Integrity and Affordabilityâ?• rule and the enhanced subsidies expired, leaving many consumers confused about their options. Aged ACA leads work well in this environment, as they are a lower-cost way to reach the vast number of consumers with changing enrollment status. With the right telemarketing strategies, aged leads perform well.

Frequently used lead types for Medicare and ACA

The most frequently used lead types for Medicare and ACA are inbound calls and aged leads:

- **Inbound health insurance calls â??** Inbound calls are conversations initiated by a consumer. They are powerful because the consumer is already engaged, and for Medicare, they are CMS compliant. They want help now. The tradeoff is cost. Inbound calls usually cost more than aged data, but consumers often move faster through the sales funnel.
- **Aged health insurance leads â??** Many agents hear the word â??agedâ?• and immediately think â??bad.â?• Not so. Aged leads are consumers who at some point opted in to get more information on health insurance options but may not have moved forward. It could be that the person was too busy, the agentâ??s follow-up was weak, or the timing was off. But aged leads give agencies another shot with a large number of real prospects, at a price that fits in any marketing budget.

How top agencies use both inbound and aged leads

The strongest agencies do not sit around arguing over one *perfect* lead type. They build a stack. Our clients commonly use a model that looks like this:

1. **Use inbound calls for high-intent, compliant demand â??** This gives agents live conversations and quick, compliant opportunities.
2. **Use aged leads for lower-cost volume â??** This helps fill the pipeline and keeps agents working.
3. **Add co-reg for supplemental volume â??** Co-reg (short for co-registration) leads are consumers who sign up for one thing online and, during that process, also agree to receive offers or information from health insurance agencies. These leads support campaigns when priced and filtered correctly.
4. **Build strong follow-up around everything â??** Leads are only as good as an agentâ??s ability to work them. Follow-up is where the money is made.
5. **Use compliant scripting and closing tactics â??** This is not only important for CMS compliance. It is also critical in passing carrier audits.

This model is preferred by agencies because it effectively balances speed, cost, scale, and efficiency. It is also why leads providers like The Leads Warehouse offer a breadth of lead types for health insurance agents.

What makes a good health insurance leads provider

Choosing the right leads provider is as important as the lead types agencies select. A good leads provider will be able to answer some key questions:

- Is the lead source owned-and-operated (O&O), or heavily resold?
- Is the data clean (e.g., no duplicates, ability to suppress new leads against previously purchased leads)?
- Can they deliver in 24 to 48 hours?
- Are they experienced in Medicare and ACA marketing?
- Do they understand what agents really need?
- Do they know the compliance requirements in the marketplace?

A provider with strong O&O assets, quality publishers, quick delivery systems, and real marketing knowledge will usually outperform a generic list provider. And, their compliance knowledge will keep agents on the right side of the law. At The Leads Warehouse, we focus not only on data. We sell usable opportunities that are compliant.

Conclusion

Health insurance leads remain one of the most effective ways for agencies to drive consistent growth, even as the market changes. The key is to build a balanced strategy that combines inbound, aged, and supplemental sources to maximize both volume and efficiency. Ultimately, success comes down to execution: strong follow-up, compliant processes, and working leads with discipline. When done right, Medicare leads and ACA leads are not just dataâ??they are scalable, revenue-generating opportunities. Are you ready to talk about how you can grow your health insurance sales?

If you would like more information on how you can grow your Medicare and/or ACA health insurance sales, give The Leads Warehouse a call at **1-800-884-8371** or visit our website at http://theleadswarehouse.com.

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