What Are U65 Health Insurance Leads? A Complete Guide For Insurance Agents

Description

The Leads Ware House

By James Schulze

This article discusses U65 health insurance leads, the lead types available in the market, and how they are generated. It also offers insights on what makes a high-quality U65 lead, what agents should consider in selecting a lead provider, and some best practices agents can follow in using leads to drive their U65 health insurance sales.

For insurance agents, generating a consistent pipeline of qualified prospects is one of the biggest challenges in growing a health insurance business. While referrals and renewals remain valuable, many successful agencies supplement those efforts by purchasing U65 health insurance leads to create a more predictable flow of opportunities.

The expiration of many Affordable Care Act (ACA) subsidies at the end of 2025 is causing massive growth in the U65 private insurance market. Many former ACA consumers are finding better coverage and rates as they convert to private U65 plans.

When buying U65 leads, it is imperative to understand how U65 health insurance leads work, where they come from, and which type best fits your sales process. Buying a U65 lead without proper research can have a significant impact on your return on investment (ROI).

This guide gives insurance agents helpful information about U65 health insurance leads, including the different lead types available, what makes a high-quality lead, best practices, and how to choose the right lead generation partner.

What are U65 health insurance leads?

U65 health insurance leads are consumers under the age of 65 who have expressed interest in obtaining individual or family health insurance coverage. These consumers may be:

- Shopping for coverage after losing employer-sponsored insurance

- Self-employed individuals seeking private health insurance
- Early retirees not yet eligible for Medicare
- Families comparing marketplace health plans
- Individuals looking for lower monthly premiums
- Consumers experiencing a qualifying life event
- People no longer qualified for ACA

Because these consumers have demonstrated interest in health insurance, agents can focus more time on selling rather than prospecting. At The Leads Warehouse, we deliver U65 health insurance aged leads and real-time U65 leads so our clients can focus less on finding customers, and more on converting them.

Who purchases U65 health insurance leads?

U65 health insurance leads are commonly purchased by:

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- Independent insurance agents
- Health insurance agencies
- Field Marketing Organizations (FMOs)
- General Agencies (GAs)
- National insurance marketing organizations
- Call centers
- Licensed enrollment specialists

Many agencies use purchased leads to supplement referrals and maintain a consistent sales pipeline throughout the year. The critical component of buying U65 health insurance leads is to match the lead type to the agentâ??s sales process. For example, an agent or agency with automation can handle the volume of aged leads. If the U65 leads are going directly to closers, these companies should purchase real-time U65 leads.

Types of U65 health insurance leads

The primary lead types in the U65 health insurance market are real-time and aged leads, each serving different business models and budgets.

Real-time U65 leads

Real-time U65 health insurance leads are delivered shortly after a consumer submits an online request for information. They offer many benefits, including:

- Consumers with high intent to act
- Faster contact rates
- Better appointment opportunities
- Immediate delivery

These leads generally command the highest prices because of their freshness. The playbook for a real-time U65 health insurance lead is to post it to a dialer for an immediate phone call. The lead can also run through a texting/CRM platform like SalesGodCRM for activation. A critical success factor for real-

time U65 leads is â??speed to lead.â?• These leads should be contacted quickly, within 8 seconds of posting to ensure high contact rates.

Aged U65 leads

Aged U65 health insurance leads are consumers who previously requested health insurance information but were never enrolled or may be interested in reviewing their options again. The benefits of aged leads include:

- Lower acquisition costs
- Excellent ROI for disciplined sales teams
- Ideal for drip marketing and follow-up campaigns
- Large available inventory

Many experienced agencies successfully convert aged leads by using consistent follow-up and automation for outreach.

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Aged U65 health insurance leads are the ultimate â??volume play.â?• Typically, agents will start with 10,000+ U65 aged leads for use in their dialer and will send automated messaging. Successful clients employ an aged leads script to reactivate the consumer. Since the lead is aged, a winning message is designed around a soft sale rather than an aggressive â??you just appliedâ?• message.

U65 leads can also differ by lead distribution

U65 health insurance leads can be either exclusive or shared.

Exclusive U65 health insurance leads

Exclusive leads are sold to only one agency. Agents like exclusive leads because they offer:

- Less direct competition
- Higher appointment potential
- Better customer experience
- Greater control over the sales process

Exclusive leads typically cost more but may provide higher conversion rates depending on the sales process.

For maximum TCPA protection, most of The Leads Warehouseâ??s large buyers purchase real-time U65 insurance leads sold on an exclusive basis. The agencyâ??s name is listed in the TCPA language, providing express written consent for the individual agency alone to contact the consumer. This is the best practice for large buyers.

Shared U65 health insurance leads

Shared leads are sold to multiple agents. The key advantages of shared leads include:

- Lower cost per lead (CPL)
- Larger available volume

- Suitable for high-activity sales teams

Success often depends on contacting the consumer quickly after the lead is generated. Shared U65 leads can work exceptionally well, as many consumers prefer to speak to multiple agents. And, at The Leads Warehouse, our internal numbers show that 80% of deals close between touch 5 and 12, so shared leads get the consumer to touch 5 more quickly (Ask for The Leads Warehouseâ??s matrix of the number of calls vs. connections vs. contacts to closes).

How are U65 health insurance leads generated?

Lead generation companies use multiple marketing channels to create U65 leads, including:

- Search engine marketing (SEM)
- Search engine optimization (SEO)
- Social media advertising
- Native advertising
- Display advertising
- Consumer comparison websites
- Content marketing
- Email marketing
- Affiliate marketing
- Referral partnerships

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Reputable lead providers also invest heavily in compliance, consent collection, and lead verification before distributing leads to buyers. At The Leads Warehouse, we focus heavily on how a lead is generated to ensure our clients receive both compliant and quality leads. Every lead has a Jornaya and/or Trusted Form certificate to provide proof of opt-in. And, our U65 aged leads can be DNC (Do Not Call) scrubbed for additional compliance.

What makes a high-quality U65 health insurance lead?

Lead quality varies significantly between providers. Characteristics of a strong lead include:

- Accurate contact information
- Valid phone number
- Verified email address
- Recent consumer inquiry
- Proper TCPA consent where applicable
- Consumer actively shopping for coverage
- Geographic targeting
- Age targeting
- Household qualification

Higher quality leads generally produce stronger contact rates and better overall ROI.

What should insurance agents look for in a lead provider?

Choosing the right lead provider involves more than comparing prices. It is important for agencies to consider a lead providerâ??s:

- Lead source transparency
- Compliance practices
- Delivery speed
- Exclusive and shared lead options
- Geographic targeting
- Volume availability
- Replacement policy
- Customer support
- Industry reputation
- Reporting capabilities

Working with an experienced provider can help agencies scale more efficiently while maintaining lead quality. At The Leads Warehouse, our proprietary system allows for full transparency of all phone numbers sold so we can provide opt-in information anytime a client requests documentation.

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Best practices for converting U65 health insurance leads

Generating leads is only part of the equation. Successful agencies also invest in effective follow-up. Some best practices include:

1. Contacting new leads as quickly as possible
2. Using multiple communication channels
3. Maintaining a structured follow-up schedule
4. Leaving professional voicemail messages
5. Sending personalized text messages when appropriate
6. Educating rather than pressuring consumers
7. Tracking conversion metrics
8. Continuously optimizing sales scripts

Consistent follow-up often separates top-performing agencies from average performers. At The Leads Warehouse, we offer U65 aged leads scripting and U65 real-time lead scripts. Engaging consumers with proper scripting is critical to avoid a mismatch between the agent and the consumer.

Are U65 health insurance leads worth buying?

For many agencies, purchased leads provide a scalable method of generating new business. Rather than relying solely on referrals, purchased leads allow agents to:

- Increase sales opportunities
- Improve revenue consistency
- Expand into new markets
- Support agency growth
- Better forecast production

Like any marketing investment, results depend on lead quality, speed to contact, sales ability, and follow-up discipline.

Why work with The Leads Warehouse

The Leads Warehouse has helped insurance agencies connect with qualified consumers through a wide range of lead generation solutions. Depending on your marketing objectives, we offer:

- Real-time U65 health insurance leads
- Aged health insurance leads
- Exclusive lead opportunities
- Shared lead options
- Consumer inbound calls
- Geographic targeting
- Flexible volume options
- Experienced account management

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Whether youâ??re an independent agent or a national agency, our goal is to help you build a predictable and scalable lead generation strategy.

Conclusion

U65 health insurance leads remain an important growth tool for insurance agents looking to consistently reach consumers actively shopping for health insurance coverage. Understanding the differences between lead types, choosing a reputable lead provider, and implementing a disciplined follow-up process can significantly improve long-term performance. Whether youâ??re expanding your agency, entering new markets, or supplementing existing referral business, investing in quality U65 health insurance leads can help create a stronger and more consistent sales pipeline. Are you ready to talk about how you can grow your U65 health insurance 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 U65 health 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.

Date Created
2026/08/10

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