



Where To Buy Medicare Leads ?? Aged Leads, Real-Time Leads & Inbound Calls

Description

By James Schulze

This article discusses where insurance agents can buy Medicare leads and the factors they should consider in selecting the right lead provider. It also highlights the different types of Medicare leads and how agents can grow their businesses with a lead mix that makes operational and economic sense.

Where can insurance agents buy Medicare leads, and which leads offer the best value? Agents and agencies can buy aged Medicare leads, real-time web leads, and Medicare inbound calls from specialized lead generation companies. The right choice depends on budget, consumer intent, enrollment timing, and sales capacity.

The Leads Warehouse has supplied marketing leads for more than two decades. Over the years, we have seen how different Medicare lead products serve different sales strategies. Affordable aged leads can support large outbound campaigns, while real-time inquiries and live calls provide opportunities to reach consumers closer to their original request. For Medicare agents, the objective is straightforward: **buy qualified opportunities at a sustainable customer acquisition cost.**

Where to buy Medicare leads

Insurance agents can buy Medicare leads from national lead suppliers, digital marketing companies, and specialized Medicare lead generation providers. Some suppliers focus on older consumer inquiries, selling only aged Medicare leads. Others generate new prospects through online advertising, surveys, and telephone campaigns.

Before selecting a Medicare lead provider, agents should establish their target audience and purchasing requirements. A campaign targeting people approaching 65 may need different data than one targeting existing Medicare beneficiaries. Medicare insurance agents should consider these buying

criteria:

- **Consumer age** â?? Turning 65 (T65) or already Medicare-eligible
- **Geography** â?? States, counties, and zip codes where agents are licensed
- **Coverage interest** â?? Medicare Advantage, Medicare Supplement, or other Medicare products
- **Lead age** â?? Recently submitted inquiries or older consumer records
- **Delivery** â?? Downloadable files, real-time CRM posting, or live calls
- **Budget** â?? Acceptable cost per lead (CPL) and cost per enrolled customer (CPA)

The Leads Warehouse offers [Medicare leads](#) for agents and agencies seeking flexible purchasing options across different campaign sizes.

What types of Medicare leads can agents buy?

Medicare leads for sale generally fall into three categories: aged leads, real-time leads, and inbound calls. Each serves a different purpose and requires a different sales approach:

Medicare Lead Type	Relative Cost	Consumer Interaction	Best Suited For
Aged	Lowest	Previous inquiry	High-volume outbound prospecting
Real-time co-reg	Moderate	Recent online opt-in	Fast-response sales teams
Inbound calls	Higher	Live telephone inquiry	Agents available for immediate conversations

The Leads Warehouse

Aged leads offer substantial purchasing flexibility. Real-time leads reduce the time between consumer interest and agent contact. Inbound calls eliminate the initial outbound dialing step, although qualification and enrollment still depend on the consumerâ??s circumstances.

The most expensive Medicare lead is not automatically the most profitable. Buyers should evaluate how each product performs within their own sales operation.

Buy aged Medicare leads for lower-priced volume

Aged Medicare leads are consumer inquiries that were generated previously but are no longer considered fresh. Depending on a providerâ??s available inventory, aged Medicare leads may be weeks, months, or even years old.

For insurance agents seeking Medicare leads that wonâ??t break the budget, aged data can be an effective starting point. Lower CPLs allow agencies to reach more potential customers while managing marketing expenses.

Aged Medicare leads offer several advantages, including:

- **Lower acquisition costs** â?? Purchase larger quantities for a fixed budget.
- **Geographic targeting** â?? Focus on licensed states, counties, and zip codes.
- **Age-based segmentation** â?? Target available consumer age groups.

- **Flexible volume** – Build campaigns around available calling capacity.
- **Longer-term opportunities** – Reconnect with eligible consumers where outreach is permitted.

A Medicare beneficiary's needs can change. Someone who requested information months ago may be approaching a new enrollment period, considering different coverage, or reviewing healthcare expenses. However, an old inquiry does not establish current interest or permission to contact. Agents must verify applicable consent and outreach requirements when using aged leads.

For agencies with organized outbound teams, [aged Medicare leads](#) can provide an affordable foundation for ongoing prospecting.

Buy real-time Medicare leads, including co-reg options

Real-time Medicare leads are delivered shortly after a senior submits information online. One common source of real-time leads is co-registration, or co-reg for short. Co-reg lead generation occurs when consumers express interest through online surveys, registration forms, or websites presenting multiple offers. A consumer may indicate an interest in Medicare information while completing a broader questionnaire. These leads can provide cost-effective, timely opportunities. However, buyers should understand exactly what the consumer requested.

Medicare insurance agents should ask important questions, such as:

- Was the consumer specifically interested in Medicare coverage?
- Did the form identify Medicare Advantage or Medicare Supplement?
- What age and geographic information was collected?
- What consent language did the consumer see?
- How quickly will the lead reach the agent's CRM?

A Medicare co-reg lead is different from a consumer who completes a dedicated, detailed insurance application. The two sources may require different qualification processes.

Agencies should also confirm API posting requirements, daily volume limits, and lead acceptance rules before launching a campaign. These details help ensure that incoming inquiries match the agency's sales operation.

Buy Medicare inbound calls for immediate conversations with consumers

Medicare inbound calls provide an opportunity to speak with consumers who are actively seeking information. Unlike a traditional web lead, the initial conversation has already begun. Medicare call campaigns may involve **consumer-initiated calls or qualified live transfers**, depending on the lead supplier's model. The Leads Warehouse's telephone lead offering focuses on Medicare call transfers, connecting agents with consumers through a live transfer process.

Buyers should confirm the exact product they are considering, as well as:

- **Qualification criteria** – Age, coverage interest, and geographic eligibility
- **Call routing** – Which agents and locations will receive calls
- **Operating hours** – Time frame when licensed representatives are available

- **Billing rules** – What makes a transferred call billable?
- **Qualification buffer** – Any agreed-upon screening period before a charge applies

An important lesson from our call campaign experience is that call volume depends partly on the lead buyer's performance. Publishers consider revenue per call (RPC) when allocating traffic to different lead buyers. Agencies that consistently answer calls and screen appropriately can be more attractive destinations for available call volume. However, accepting every call without proper qualification can increase acquisition costs. Buyers must balance call acceptance with program eligibility.

To learn more about Medicare inbound call options, read our [blog](#), "Why Medicare Inbound Calls Are Valuable During AEP."

How much do Medicare leads cost?

Medicare lead pricing varies by several factors, including:

- Lead age
- Lead source
- Target geography
- Lead exclusivity
- Level of qualification
- Purchase volume

The Leads Ware House

Aged Medicare leads generally have the lowest cost per record, with CPLs up to **\$0.50** per lead. Real-time co-reg leads cost a little more – often between **\$0.50 and \$2.00** per lead – because consumer information is delivered shortly after submission. Real-time standalone leads are typically priced **\$10 to \$60** per lead, reflecting a premium for leads generated from Medicare-specific marketing. Qualified Medicare call transfers often carry a higher price – up to **\$120** per lead – because they provide a live conversation opportunity.

But lead buyers should avoid evaluating campaigns solely by advertised CPL. Consider two hypothetical campaigns:

Campaign Metric	Aged Medicare Leads	Real-Time Medicare Leads
No. of leads purchased	2,000	200
Cost per lead	\$0.50	\$10.00
Lead purchase cost	\$1,000	\$2,000
Enrolled customers	10	12
CPA (lead cost only)	\$100	\$166.67

Note: Illustrative figures only. These figures are not actual TLW campaign data or results. CPA calculation does not include labor, technology, and other operating costs.

The Leads Warehouse

In this example, aged leads produce a lower lead-only acquisition cost. However, the additional calling required to work 2,000 records must be included before comparing total profitability. Agents should

calculate the total acquisition cost:

Total customer acquisition cost = Total campaign expenses ÷ completed enrollments

For more information on Medicare lead pricing, read our [blog](#), “How Much Do Medicare & ACA Leads Cost In 2026?”.

How to choose a Medicare lead provider

Choosing the best Medicare lead generation company requires more than comparing inventory and pricing. Medicare marketing operates under specific federal and state requirements, and lead buyers need to understand the source of their consumer inquiries.

The Centers for Medicare & Medicaid Services ([CMS](#)) has established requirements affecting beneficiary information sharing and third-party marketing organizations (TPMOs). Agents should verify current consent, marketing, and enrollment rules before contacting consumers.

When evaluating lead suppliers, Medicare agents should ask about:

- **Lead provenance** – The lead’s original source, submission date, and consumer request
- **Consent documentation** – Available records supporting permitted outreach
- **Data specifications** – Aged, geography, and Medicare-related qualification fields
- **Replacement policies** – How invalid records or delivery problems are handled
- **Reporting** – Whether campaign results can be evaluated by source and lead age

Lead buyers should also distinguish Medicare Advantage prospects from Medicare Supplement prospects. The products serve different coverage needs, and the same sales presentation may not suit both audiences. A lead provider should help lead buyers understand what they are purchasing before the first lead is delivered.

Buy Medicare leads for AEP, OEP & 2027

Enrollment timing is an important part of Medicare lead purchasing. According to the [CMS](#), Medicare’s Annual Enrollment Period (AEP) runs from October 15 through December 7. During this period, eligible beneficiaries can review and make certain coverage changes. The Medicare Advantage Open Enrollment Period (OEP) generally runs from January 1 through March 31, with different eligibility and plan-change rules. Turning 65 and other qualifying events may create additional enrollment opportunities throughout the year.

CMS has also projected that more than **97%** of Medicare beneficiaries will have access to at least **10** Medicare Advantage plans in 2027 (read our [blog](#), “Medicare Lead Generation Outlook For 2027: AEP, OEP & Buyer Opportunities”). This broad plan availability reinforces the importance of helping consumers understand their choices, although it does not guarantee lead demand or sales results.

A practical lead buying strategy may include affordable aged Medicare leads for ongoing prospecting, real-time co-reg leads for timely consumer inquiries, and qualified call transfers when agents are available for immediate conversations.

Where should you buy Medicare leads? Start with a lead supplier that offers the products, targeting options, and delivery methods your agency needs.

The Leads Warehouse supplies Medicare marketing opportunities to agents and agencies nationwide, with purchasing options designed for different budgets and sales operations. Are you ready to talk about how you can grow your Medicare sales pipeline for AEP? **Contact The Leads Warehouse to buy [Medicare leads](#)** and discuss available inventory, geographic targeting, pricing, and campaign requirements for AEP, OEP, and 2027.

Ready to Maximize Your Medicare Production for AEP & OEP?

Get instant access to compliant, high-intent aged Medicare data, T65 filter lists, real-time web leads, and live call transfers.

[Buy Aged Medicare Leads & Sales Lists Here â???](#)

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.

Connect with James Schulze on LinkedIn:

<https://www.linkedin.com/in/james-l-schulze>

Read additional market analysis and commentary from James Schulze on Substack:

<https://jameslschulze.substack.com>

If you are serious about growing your [Medicare](#) 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

2026/10/22

Author

jimtlw-media