

Beyond enrollment: designing Medicare Advantage engagement that lasts

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Enrollment is **not** the finish line in Medicare Advantage.
It is the starting point.

As higher-quality cut points become more demanding, benefits recalibrate, and expectations for measurable outcomes intensify, reminders alone will not sustain engagement. Members must activate early, build confidence quickly, and repeat healthy behaviors throughout the year.

The first 90 days define the relationship

The opening months of the member journey shape retention, experience scores, and early outcomes.

Confusion around when coverage starts, ID cards, PCP selection, pharmacy onboarding, or digital access creates friction that erodes trust before engagement ever begins. Conversely, simple, well-timed guidance reduces uncertainty and accelerates activation.

Based on multiple client programs delivered by BI WORLDWIDE, strong onboarding correlates directly with higher satisfaction and improved CAHPS results. Members increasingly expect proactive, plain-language direction about what to do next — and why it matters.

Early clarity builds momentum. Momentum builds retention.

Retention is the outcome of year-long design

Members stay engaged when communications answer three questions clearly:

- What should I do?
- Why does it matter to me right now?
- How do I complete this easily?

Relevance is not about frequency. It is about value exchange: aligning nudges, incentives, and creative execution with what matters to the member right now.

Experience and emotion continue to influence performance metrics, even as weights shift. Programs that shape sentiment and don't just drive task completion will create loyalty.

Retention is the outcome of year-long design. It's more than a renewal tactic.

From actions to outcomes

Engagement must be engineered to impact plan performance.

Annual wellness visits, medication adherence, preventive screenings, and chronic condition management are measurable levers tied to Stars, HEDIS, CAHPS, and cost of care.



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When programs are intentionally mapped to these behaviors and reinforced consistently, outcomes follow.

Large-scale Medicare education experiences have demonstrated that seniors will engage deeply when content is accessible and purposeful, with BIW client programs reaching hundreds of thousands of members and preventive-care journeys exceeding 80% completion rates. The implication is clear: when design respects the audience, attention converts into action.

Orchestrating digital and physical touchpoints

Medicare Advantage members are increasingly digital but not uniformly so. Preferences vary across age bands, regions, literacy levels, and health complexity.

The most effective engagement strategies are not digital-only or mail-only but a coordinated sequence of both online and offline touchpoints.

A well-timed physical mailer may spark attention. A digital follow-up reinforces understanding and prompts next-best action. A digital journey benefits from tangible reminders that sustain progress. When each touchpoint reinforces the next, engagement compounds. When they do not, it fragments.

Behaviorally designed physical outreach continues to unlock hard-to-reach populations. Coordinated journeys that blend digital and offline experiences produce stronger activation than isolated campaigns.

The durable advantage

In an environment of tightening margins and rising benchmarks, sustainable performance depends on trust and repeated healthy behaviors.

Plans that intentionally design for:

- Seamless onboarding that reduces friction
- Clear next-best-action guidance
- Orchestrated cross-channel reinforcement
- Behavioral incentives aligned to measurable outcomes
- Momentum metrics that drive optimization create engagement that extends well beyond enrollment season.

Enrollment wins the member. Behavior keeps them.

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