

Healthpilot ensures your plans reach, and retain, the members they're built for.

Carriers spend billions on commissions, marketing and plan design – yet 90% of Medicare members are in the wrong plan. **Healthpilot helps carriers match the right member to the right plan**, reducing costs, increasing retention, and improving overall outcomes and experience for their members.



The Medicare Enrollment Gap

Current Investment

- **\$15-20B** spent annually on insurance agents' commissions
- **\$100-150M** spent on plan design annually per carrier

Outcome

- **90% of seniors in the wrong Medicare plan²**
- No scalable way to match individual members to the best-fit plan
- Higher member costs, avoidable utilization, lower retention, weaker MLR

What Healthpilot Delivers

Better Matching – Better Outcomes

- **\$1052 average member savings** when placed in the right Medicare Advantage plan = higher satisfaction and retention for members¹
- Increased preventative care utilization = reduced total spend (\$1 reduction in patient pharmacy spend = \$2 in carrier hospital spend; \$1 reduction in patient physician spend = \$6 in carrier hospital spend)

Proven Enrollment Success

- \$720 CAC + CC&E for 2025 AEP vs. \$1,289 Industry average
- **85% retention on average for carriers**
- More efficient growth and enrollment by marketing the right plans to the right members

Better Member Experience

- **4.8 Trustpilot rating**
- Fast, digital first enrollment with help from expert, licensed brokers
- Unbiased, easy-to-understand guidance seniors trust



How carriers can work with Healthpilot:

Flexible partnership options:

✓ Plan Checkup

Analyze your book of business with Healthpilot's cutting-edge technology

Identify best-fit members, churn risk, and cost optimization opportunities

✓ Preferred Broker

Refer members to Healthpilot for enrollment into coverage aligned with clinical needs and plan economics

Improve MLR and retention through member savings

✓ Powered by Healthpilot

Enable AI plan matching and predictive member cost modeling into your branded enrollment experiences

\$400 CAC reduction vs. traditional channels

Lower costs. Higher retention.
Smarter growth.

Turn Plan Design Into Plan Performance
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1 <https://cs-qa.healthpilot.com/study/cost-savings/>
2 https://www.nber.org/system/files/working_papers/w27038/w27038.pdf

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